# SOCIAL SECURITY
# DISABILITY INSURANCE PROGRAM
# WORKER EXPERIENCE

ACTUARIAL STUDY NO. 123

*by Tim Zayatz*

**Social Security Administration**
Office of the Chief Actuary

August 2015
SSA Pub. No. 11-11543

## TABLE OF CONTENTS


**I. ENTITLEMENT TO DISABILITY INSURANCE BENEFITS . . . . . 1**
A. Disability Insured Status . . . . . 1
B. Filing an Application . . . . . 1
C. Definition of Disability . . . . . 2
D. Waiting Period . . . . . 2

**II. EXPERIENCE OF DISABILITY DETERMINATIONS . . . . . 3**
A. Substantial Gainful Activity (SGA) . . . . . 3
B. Listing of Impairments . . . . . 3
C. Residual Functional Capacity (RFC) . . . . . 3
D. Determination and Appeals Process . . . . . 4
E. Determination Experience of DI Program . . . . . 4

**III. EXPERIENCE OF DISABILITY INCIDENCE AND AWARDS . . . . . 7**
A. History . . . . . 7
B. Diagnostic Group Experience . . . . . 8
C. Award and Incidence Experience . . . . . 9

**IV. EXPERIENCE OF DISABILITY BENEFIT TERMINATION . . . . . 11**
A. Background . . . . . 11
B. History . . . . . 12
C. Recent Experience . . . . . 13
D. Actuarial Analysis—Death (2006-10) . . . . . 14
E. Actuarial Analysis—Recovery (2006-10) . . . . . 16
F. Actuarial Analysis—Death or Recovery (2006-10) . . . . . 17
G. Annuity Tables . . . . . 17

**V. STUDY POPULATION AND METHODS . . . . . 91**
A. Overview . . . . . 91
B. Data Considerations . . . . . 91
C. Data Selection . . . . . 91
D. Methods . . . . . 91
E. Entitlement Age and Exposure . . . . . 92
F. Duration and Graduation . . . . . 92
G. Continuance Tables . . . . . 92
H. Expected Future Time on Rolls . . . . . 93
I. Probabilities and Absolute Rates . . . . . 93
J. Annuity Tables . . . . . 93
K. Adjusted Decrement Rates . . . . . 94

**VI. TUTORIAL . . . . . 99**

**VII. GLOSSARY . . . . . 105**

## LIST OF TABLES


| Table | Description | Page |
|---|---|---|
| | **HISTORICAL TABLES** | |
| 1 | Disposition of Worker Applications for Disability Benefits, by Level of Review | 18 |
| 2A | Disabled Worker Benefits Awarded: Percentage Distribution, by Impairment Category | 19 |
| 2B | Disabled Worker Benefits In Current-Payment Status: Percentage Distribution, by Impairment Category | 20 |
| 3 | Disabled Worker Benefits Awarded | 21 |
| 4 | Disabled Worker Incidence Rates Per Thousand Exposed | 22 |
| 5 | Disabled Worker Benefit Terminations, Conversions, and Ratios to In-force | 23 |
| 6 | Disabled Worker Benefits In Current-Payment Status | 24 |
| | **DEATH EXPERIENCE BY ENTITLEMENT AGE AND DURATION (2006-10)** | |
| | ***Probability of Death*** | |
| 7A | Male Disabled Workers | 27 |
| 7B | Female Disabled Workers | 28 |
| 7C | Disabled Workers Age 76 and Older | 29 |
| | ***Benefit Continuance Tables (excluding recovery)*** | |
| 8A | Male Disabled Workers | 30 |
| 8B | Female Disabled Workers | 31 |
| 8C | Disabled Workers Age 76 and Older | 32 |
| | ***Expected Time on Combined Rolls (excluding recovery)*** | |
| 9A | Male Disabled Workers | 33 |
| 9B | Female Disabled Workers | 34 |
| 9C | Disabled Workers Age 76 and Older | 35 |
| | ***Absolute Death Rate Per Thousand Entitled*** | |
| 10A | Male Disabled Workers | 36 |
| 10B | Female Disabled Workers | 37 |
| 10C | Disabled Workers Age 76 and Older | 38 |
| | ***Aggregate Probability of Death and Expected Time on Combined Rolls (excluding recovery)*** | |
| 11 | Disabled Workers, by Entitlement Age | 39 |
| 12 | Disabled Workers, by Attained Age | 40 |
| 13 | Disabled Workers, by Duration | 41 |

## RECOVERY EXPERIENCE BY ENTITLEMENT AGE AND DURATION (2006-10)


***Probability of Recovery***

14A Male Disabled Workers . . . . . 45

14B Female Disabled Workers . . . . . 46

***Benefit Continuance Tables (excluding death)***

15A Male Disabled Workers . . . . . 47

15B Female Disabled Workers . . . . . 48

***Expected Time on DI Rolls (excluding death)***

16A Male Disabled Workers . . . . . 49

16B Female Disabled Workers . . . . . 50

***Absolute Recovery Rate Per Thousand Entitled***

17A Male Disabled Workers . . . . . 51

17B Female Disabled Workers . . . . . 52

***Aggregate Probability of Recovery and Expected Time on DI Rolls (excluding death)***

18 Disabled Workers, by Entitlement Age . . . . . 53

19 Disabled Workers, by Attained Age . . . . . 54

20 Disabled Workers, by Duration . . . . . 55


## COMBINED EXPERIENCE BY ENTITLEMENT AGE AND DURATION (2006-10)


***Probability of Death or Recovery***

21A Male Disabled Workers . . . . . 59

21B Female Disabled Workers . . . . . 60

***Benefit Continuance Tables***

22A Male Disabled Workers . . . . . 61

22B Female Disabled Workers . . . . . 62

22C Disabled Workers Age 76 and Older . . . . . 63

***Expected Time on Combined Rolls***

23A Male Disabled Workers . . . . . 64

23B Female Disabled Workers . . . . . 65

***Expected Time on DI Rolls***

24A Male Disabled Workers . . . . . 66

24B Female Disabled Workers . . . . . 67

***Aggregate Probability of Death or Recovery and Expected Time on the Rolls***

25 Disabled Workers, by Entitlement Age . . . . . 68

26 Disabled Workers, by Attained Age . . . . . 69

27 Disabled Workers, by Duration . . . . . 70

## ANNUITY TABLES

### *Life Annuity*


28A Male Disabled Workers (Annual Due) . . . . . 73

28B Male Disabled Workers (Annual Immediate) . . . . . 74

28C Male Disabled Workers (Monthly Due) . . . . . 75

28D Male Disabled Workers (Monthly Immediate) . . . . . 76

29A Female Disabled Workers (Annual Due) . . . . . 77

29B Female Disabled Workers (Annual Immediate) . . . . . 78

29C Female Disabled Workers (Monthly Due) . . . . . 79

29D Female Disabled Workers (Monthly Immediate) . . . . . 80


### *Life Annuity to Age 66*


30A Male Disabled Workers (Annual Due) . . . . . 81

30B Male Disabled Workers (Annual Immediate) . . . . . 82

30C Male Disabled Workers (Monthly Due) . . . . . 83

30D Male Disabled Workers (Monthly Immediate) . . . . . 84

31A Female Disabled Workers (Annual Due) . . . . . 85

31B Female Disabled Workers (Annual Immediate) . . . . . 86

31C Female Disabled Workers (Monthly Due) . . . . . 87

31D Female Disabled Workers (Monthly Immediate) . . . . . 88

## LIST OF FIGURES


| Figure | Description | Page |
|---|---|---|
| 1 | Substantial Gainful Activity Amounts for the Disability Insurance Program 1965-2015 | 3 |
| 2 | Disabled Worker Awards by Age Group, Calendar Years 1990-2014 | 9 |
| 3 | Disabled Worker Terminations and Conversions, Calendar Years 1990-2014 | 13 |
| 4 | Disabled Worker Termination and Conversion Ratios, Calendar Years 1990-2014 | 13 |

# INTRODUCTION

The Social Security Old-Age, Survivors, and Disability Insurance (OASDI) program makes monthly income available to insured workers and their families at retirement, death, or disability. The OASDI program consists of two parts. Retired workers, their families, and survivors of deceased workers receive monthly benefits under the Old-Age and Survivors Insurance (OASI) program. Disabled workers and their families receive monthly benefits under the Disability Insurance (DI) program.

The most recent work dedicated to analyzing the experience of worker beneficiaries under the DI program is Actuarial Study #122, *Social Security Disability Insurance Program Worker Experience* (May 2011). That earlier study examined historical data with regard to disability incidence and benefit termination through calendar year 2009. A comprehensive analysis of termination activity of the DI rolls was also presented based on 100 percent worker data collected for the 5-year period 2001-05. The overall content of Actuarial Study #123, and the methods used to prepare those results, are consistent with those of the prior study; namely, disability incidence and benefit termination is examined through calendar year 2013, and a comprehensive analysis of termination activity is presented for the 5-year period 2006-10. Details of the underlying methodology for table construction are outlined in the appendix of this study.

While this study provides extensive information on recent actual DI disabled worker experience, it does not report on the projected future operations of the DI Trust Fund, nor does it provide information on other types of disability benefits administered by the Social Security Administration. Much information on these other topics is available in various publications on our website at http://www.ssa.gov/OACT. In particular, projections of the future actuarial status and financial operations of the OASI or DI Trust Funds are presented in the *Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds* (see http://www.ssa.gov/OACT/TR/2015/index.html for the detailed information on the 2015 edition of that report).

# SOCIAL SECURITY DISABILITY INSURANCE PROGRAM
# WORKER EXPERIENCE

## I. ENTITLEMENT TO DISABILITY INSURANCE BENEFITS

The Social Security Old-Age, Survivors, and Disability Insurance (OASDI) program provides for monthly disability insurance benefits after the onset of a severe physical or mental impairment. To become entitled to such benefits a worker must:

- Be insured for disability under the Social Security Act;
- File a claim for disability insurance benefits;
- Meet the definition of disability set forth in the Act;
- Complete a 5-month waiting period; and
- Have not attained *normal retirement age* (see table below).

A worker's cash benefit is classified as an *award* at the time of initial payment. Additional auxiliary benefits may also be payable to other family members based on the earnings record of the entitled worker. This study analyzes the experience of disabled workers of the Social Security Disability Insurance (DI) program as described under title II of the Social Security Act.

**Scheduled Changes in Normal Retirement Age**

| Year of birth | Normal retirement age |
|---|---|
| 1937 and earlier | 65 |
| 1938 | 65, 2 mo |
| 1939 | 65, 4 mo |
| 1940 | 65, 6 mo |
| 1941 | 65, 8 mo |
| 1942 | 65, 10 mo |
| 1943-54 | 66 |
| 1955 | 66, 2 mo |
| 1956 | 66, 4 mo |
| 1957 | 66, 6 mo |
| 1958 | 66, 8 mo |
| 1959 | 66, 10 mo |
| 1960 and later | 67 |

### *A. Disability Insured Status*

To qualify for Social Security benefits for themselves and their dependents, individuals must work in employment covered by Social Security or be self-employed for a certain period of time. Credit for this work is based on the amount of wages or self-employment income earned and is measured in quarters of coverage (QCs), or *credits*.[1]

Entitlement to any benefit depends on whether the number of credits earned by a worker is sufficient to meet various insured status requirements. To be considered for disability benefits, a worker must be *disability insured.* This requires having obtained a specific number of credits in recent quarters, as well as enough total credits to be *fully insured*—at least 6 and no more than 40 credits are required for this insured status.[2] The recency-of-work test is satisfied if the worker has earned at least 20 credits during a 40-quarter period that ends with the quarter in which the disability begins.

A special recency-of-work test for younger workers provides an alternative to the 20/40 requirement. A worker who becomes disabled before the quarter in which he or she attains age 31 satisfies the special test requirement if credits have been earned for at least one-half of the quarters during the period beginning with the quarter after the quarter the worker attained age 21, and ending with the quarter in which the disability began. If this period contains 12 or fewer quarters—that is, if the disability begins in the quarter the worker attains age 24 or earlier—then a minimum of six credits must be earned in the 12-quarter period ending with the quarter in which the disability began.

Note that an individual who is disabled because of statutory blindness is not required to satisfy the recency-of-work test. Disability insured status is granted if the worker is fully insured only.

### *B. Filing an Application*

An individual must file an application to become entitled to benefits. In general, a claimant may file for DI benefits at any time after onset of disability. A claimant who files after the first month he could have been entitled to benefits may receive retroactive benefits for up to 12 months immediately prior to the month of filing.

Retroactive benefits are also payable for any month of entitlement beginning with the month of filing and leading up to the month of award. The number of months of retroactive benefits paid in these instances ultimately depends on how long it takes to receive a favorable determination of disability.

[1] In 2015, a worker receives one credit (up to a maximum of four) for each $1,220 of annual covered earnings. This amount is indexed each year by the increase in average wages. For determining QCs, different rules apply to earnings before 1978, and a simplified method applies for the 1937-50 period.

[2] A fully insured worker has at least one credit (whenever acquired) for each year starting with the year the worker attains age 22 and ending with the year before the year the worker attains age 62, becomes disabled, or dies (whichever occurs earliest)—credits are not required for years that are partially or fully within a period of disability.

A claimant may also file for benefits no later than 12 months after the month in which the disability ends. In these instances, retroactive benefits are payable only for those months of entitlement within the 12-month period immediately prior to the month of filing. For purposes of establishing a closed period of *disability freeze*[3], there are exceptions where the claimant is allowed to file no later than 36 months after the month in which disability ends.

### *C. Definition of Disability*

For purposes of entitlement to DI benefits, *disability* is defined as the inability to engage in any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment. The impairment must be expected to result in death or to last for a continuous period of at least 12 months—called the *duration requirement.* Specifically, the disability must prevent the claimant from performing previous work, or engaging in any other kind of work in which a significant number of jobs exist. It doesn't matter whether or not such work is available in the claimant's immediate area, or whether the claimant would be hired upon applying for work.

SSA uses a five-step sequential evaluation process to decide whether disability exists. Claim processing for title II benefits of the Act stops as soon as a determination—favorable or unfavorable—can be reached.

***Step 1—Determine if claimant is engaging in SGA.*** If the claimant is working and the work is SGA, then the claimant is not disabled for Social Security purposes. Otherwise, the adjudicator continues with claim processing.

***Step 2—Determine if impairment is "severe".*** The adjudicator will rule against a claim of disability if the impairment or combination of impairments do not significantly limit the claimant's physical or mental ability to do basic work activities. Otherwise claim processing continues.

***Step 3—Determine if the severity of the impairment(s) meets or medically equals a set of criteria in the Listing of Impairments.*** The adjudicator will rule in favor of a disability if the impairment is counted among examples of impairments that the agency considers severe enough to prevent the claimant from engaging in SGA, and the duration requirement is met. Otherwise claim processing continues.

***Step 4—Determine if the claimant has the residual functional capacity (RFC) to do his or her past relevant work.*** The adjudicator will assess what the claimant is still able to do despite any limitations imposed by the impairment(s). If past work duties cannot be accomplished, then claim processing continues.

***Step 5—Determine if the impairment prevents claimant from engaging in any other work that exists in significant numbers in the national economy.*** The adjudicator will rule in favor of a disability if the claimant is unable to perform any other work given his or her RFC, age, education, and work experience, and the duration requirement is met. Otherwise the claimant is found to be not disabled for Social Security purposes.

The same definition of disability is applied to each of the following types of adult claimants:

- Disabled worker;
- Disabled child age 18 or over based on a disability which occurred before age 22;
- Disabled widow(er) or surviving divorced spouse, age 50-59, of a person who died fully insured—for benefits payable after December 1990;
- Disabled adult under the Supplemental Security Income (SSI) program as described under title XVI of the Social Security Act—this means-tested cash benefits program is also administered by the Social Security Administration (SSA).

SSA uses special provisions for the evaluation of disability in cases of statutory blindness, and widow(er) or surviving divorced spouse benefits payable before January 1991.

### *D. Waiting Period*

The waiting period for DI benefits consists of 5 consecutive full calendar months beginning with the earliest full calendar month throughout which the worker satisfied both the disability insured requirements and definition of disability. Benefits are not payable during the waiting period. However, the waiting period is waived for individuals who had a prior period of disability which ended within 5 years of the current period of disability. In contrast, there is no waiting period for disability benefits under the SSI program.

[3] Freeze provisions were enacted to preserve the rights of individuals who are under a disability. Under these provisions, a worker's earnings record can be "frozen" at a time he or she qualifies for a period of disability, thereby preserving insured status and preventing loss of future disability or retirement benefits which are computed without considering periods of disability.

## II. EXPERIENCE OF DISABILITY DETERMINATIONS

SSA takes applications for worker disability benefits through field staff over the phone, in person in one of 1,300 local field offices, or over the internet. State agencies make disability and blindness determinations under regulations containing performance standards and other administrative requirements. Prior to a medical determination of disability, a claim may be denied for technical reasons, if the claimant:

- Is not disability insured;
- Is engaging in SGA;
- Dies before being disabled for 5 full months;
- Is not under normal retirement age (NRA).

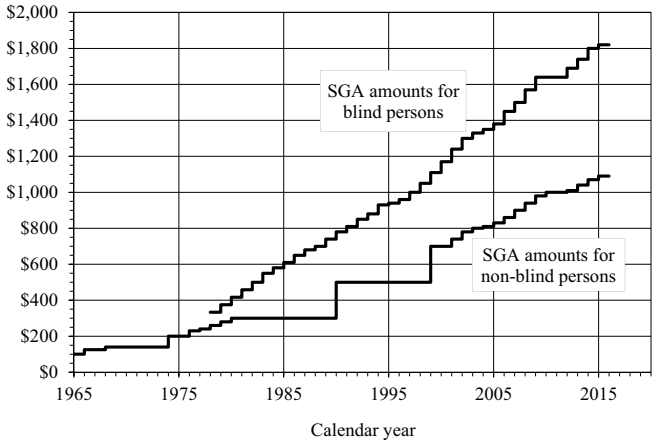
Upon satisfying the technical aspects of the determination process, claims are forwarded to the state Disability Determination Services for medical determination. The subsections below discuss in greater detail the following items: SGA, the impairment listings, residual functional capacity, the determination and appeals process, and the determination experience of the DI program.

### *A. Substantial Gainful Activity (SGA)*

*Substantial work activity* involves doing significant physical or mental activities; *gainful work activity* is done for pay or profit. In determining whether work is SGA, the state agencies consider things such as the nature and quality of the claimant's work, whether special conditions or equipment are needed to do the work, the amount of time spent at work, and earnings. Special evaluation guidelines exist for self-employed persons—agencies must measure the value of the claimant's services to the operation of the business, number of hours worked, skills, efficiency, and responsibilities.

SSA establishes certain earnings criteria to indicate whether an individual is engaging in SGA. The monthly dollar amount associated with defining SGA is specified in Federal regulations, and was originally set at $100 at the inception of the DI program. This amount was updated on an ad hoc basis until January 2001, at which time the regulations were revised to provide for annual indexing of the SGA level based on the increase in average wages. From 1990 through 2000, the SGA level actually consisted of a primary amount and a lower secondary amount. Earnings above the primary amount ordinarily demonstrated SGA, whereas earnings less than the secondary amount demonstrated lack of SGA; earnings between the two amounts required consideration of all circumstances related to work activity. This tier structure was discontinued beginning in 2001. Since 1977, blind persons have been subject to a separate SGA amount.[4] **Figure 1** shows a history of these SGA amounts.

**Figure 1.—Substantial Gainful Activity Amounts for the Disability Insurance Program 1965-2015**




### *B. Listing of Impairments*

To establish a disability, claimants must provide sufficient evidence of any medical condition in the form of symptoms, clinical signs, and laboratory findings. As mentioned in the description of step 3 of the sequential evaluation process outlined in section I, SSA's *Listing of Impairments* is used to determine the severity of the disability. The listings are a set of medical evaluation criteria in the Federal regulations that describe physical and mental conditions which are so severe that it is presumed that individuals whose medical conditions meet or equal these criteria are disabled regardless of their age, education, or work experience. The listings are arranged by body system (musculoskeletal, cardiovascular, mental, etc.) and include both diagnostic and severity criteria.

Many individuals are found to be disabled even though impairments fail to meet the level of severity detailed in the listings. In these cases, an individual's medical condition is evaluated in conjunction with age, education, and job skills. These *vocational factors* are given increasing weight with the advancing age of the worker, and are particularly significant in determining disability among workers age 50 or older.

### *C. Residual Functional Capacity (RFC)*

Impairments and related symptoms, such as pain, may limit the ability to work. Residual functional capacity measures the most an individual can do given the physical and mental limitations. Careful assessment of RFC is the foundation of steps 4 and 5 of the sequential evaluation process. Limited ability to

[4] As of 2015, a blind individual earning over $1,820 per month (net of impairment-related work expenses) is ordinarily considered to be engaging in SGA. The comparable amount for non-blind individuals is $1,090 per month.

perform certain physical demands such as sitting, standing, walking, lifting, carrying, pushing, pulling, reaching, handling, or stooping may reduce the ability to do work. Similarly, a limited ability to carry out certain mental activities like understanding, remembering, following instructions, or responding appropriately to supervision may reduce the ability to do work.

Along with RFC, age and education play a vital role in step 5 of the evaluation process. When it comes to age, it is generally considered that younger persons (under 50) will be able to adjust to other work. Greater consideration is given to age and education for those approaching advanced age (50-54); and it is assumed that persons of advanced age (55 or older) are significantly hindered by vocational factors in their ability to adjust to other work.

### *D. Determination and Appeals Process*

Regulations describe the process of administrative review performed by the Disability Determination Services (DDS) and the Office of Disability Adjudication and Review (ODAR). The DDS develops medical evidence and renders the initial determination of whether the claimant is disabled or blind under the law. If dissatisfied with the initial DDS decision, the claimant may request further administrative review by the DDS, ODAR, and beyond to the federal courts. The review process consists of several steps, which must be requested within specified time intervals, and in the following order:

- *Initial determination.* This is the original determination made by the DDS regarding entitlement to benefits.
- *Reconsideration*. If dissatisfied with an initial determination, the claimant may ask the DDS to reconsider it.
- *Hearing before an administrative law judge (ALJ).* If dissatisfied with the reconsideration determination, the claimant may appeal to ODAR and request a hearing before an ALJ.
- *Appeals Council (AC) review.* If dissatisfied with the decision of the ALJ, the claimant may request that the AC review the decision. This constitutes the administration's final decision.
- *Federal court review.* If dissatisfied with the administration's final decision, the claimant may request judicial review by filing an action in a Federal district court.

In general, appeals must be filed within 60 days after the date the claimant receives notice of the previous determination or decision. The claimant or a representative, such as an attorney, may submit new material evidence supporting the claim during any step of the review process. Failure to appeal a determination or decision within the stated time period will result in loss of the right to any further administrative or judicial review.

Many factors exist that affect the number of disability claims filed as well as the rate at which these claims are allowed or denied. However, the impact of any one factor is difficult to gauge. In general, economic, demographic, and administrative factors all have a direct effect on the size and scope of the DI program. Below is a list of determinants which can significantly influence the number of claims filed and/or the rate of favorable determinations[5]:

- The rate of unemployment in the U.S. economy;
- The level or "attractiveness" of DI benefits vis-a-vis loss of income;
- Level of the SGA amount;
- Changes in labor force participation or shifts in part-time work which can affect insured status;
- Population growth and demographic shifts such as the aging of the baby-boom generation;
- Technology to enhance the ability to work;
- Medical advancements or breakthroughs in the treatment of specific disorders;
- Changes in regulations, standards, or methods used to determine medical eligibility;
- Revisions to disability guidelines or impairment listings;
- Amount of administrative funding to process caseloads and backlogs;
- Level of ODAR and Federal court involvement in the appeals process;
- Results of appeals and class action suits challenging SSA's interpretation of the law;
- Actions by Federal, State, and local governments to increase program awareness or encourage enrollment.

### *E. Determination Experience of DI Program*

**Table 1** presents data on the disposition of DI claims across the various stages of medical review, for calendar years 2002-2013. The data are tabulated by year of filing and level of review, as well as program involvement—showing claims for DI benefits only or concurrent entitlement to DI and SSI benefits. Although both programs use the same definition of disability for adults, eligibility for SSI benefits is further dependent upon the claimant's countable assets and income, which may include DI benefits.

The number of claims forwarded to the DDS for DI disabled worker benefits grew nearly 30 percent from 1.43 million in 2006 to 1.84 million in 2010. More than two-thirds of this growth occurred in the years following the Great Recession of 2008, as high levels of unemployment combined with the gen-

[5] For discussions on these topics, the reader is referred to *Trends in the Social Security and SSI Disability Programs* (Muller et al., August 2006), and *The Social Security Disability Insurance Program—an Analysis* (Department of Health and Human Services, December 1992).

eral effect of the aging of the baby-boom generation. Since 2010, the number of claims has fallen by roughly 10 percent to 1.64 million in 2013, even though the baby-boom continues to progress through the peak ages of disability. Opposing economic factors appear to be having a greater effect on applications after 2010. Clearly the number of claims decreases as people go back to work, but additionally labor force participation rates—which have reached their lowest levels since the late 1970s as those unable to find work stop looking and drop out of the labor force—indicate potential claimants may no longer satisfy the recency-of-work test for DI insured status.

***DDS Initial Determinations***

As shown in table 1, the number of favorable initial determinations as a percentage of total claims processed steadily decreased from 37.1% in 2002 to 34.4% in 2006 before rising back to 37.1% in 2009 then dropping again through 2011. Determination experience for 2012-13 is still largely incomplete. The baby-boom continues to pass through their 50s incurring high incidence of musculoskeletal, circulatory, and neoplastic disorders. The appeal rate of initial denials fluctuates around 55%.

Allowance rates tend to be much lower among those concurrently filing for DI and SSI benefits than those filing for DI benefits only. This may be due to differences in the composition and economic status of the filers. Concurrent filers tend to be of lesser means (reflective of the nature of the SSI program) and are thus more likely affected by changes in the economy. Often the only alternative to unemployment is to seek aid from Federal, State, or local programs. Therefore, concurrent filers may have less severe disabilities, may provide less evidence of impairment, or are less likely to afford legal representation. The result is a lower proportion of allowances.

For years with pending workloads at the initial and reconsideration levels, it is likely that the allowance rates will ultimately be higher than those shown in table 1. This is due to the fact that denials are processed more quickly than allowances at these stages, leaving more allowances in pending workloads. As the workloads are processed and the allowances are realized, the allowance rate rises. The opposite is true at the ODAR level where favorable decisions are processed more quickly than unfavorable decisions, leaving more denials in pending workloads. So it is likely that the ODAR allowance rates will ultimately be lower than those shown.

***DDS Reconsideration***

After a less than fully favorable initial determination, a claimant may appeal for a reconsideration at the DDS in all but 10 States (see Miscellaneous Items below for details). Allowance rates at the reconsideration level have been very consistent. Although the reconsideration stage is *de novo*[6] in concept, it is similar to the initial stage in that disability determination is mostly a "paper review" process where claimants are rarely observed by the decision-maker. Assuming some uniformity among the initial decision-makers, it follows that initial denials are overturned at reconsideration in only a relatively small proportion of cases appealed.

***Appeals Beyond DDS***

Claimants wishing to appeal a reconsideration determination—or initial determination for States without a reconsideration level—may request a hearing before an ALJ. Since the interpretation of evidence in assessing disability can be highly subjective, overturned decisions at ODAR and beyond occur frequently. Factors that contribute to the high reversal rate include:

- A group of decision-makers different from those at the initial and reconsideration stages;
- Changes in the nature and degree of the claimant's impairment over time;
- Use of legal representation and the opportunity to submit new material evidence supporting the claim; and
- Initial face-to-face contact with decision-makers.

***Miscellaneous Items***

Because the way in which the disability process operates has changed over time, we provide some background information to help interpret the data presented in table 1. First, beginning in the late 1990s SSA undertook the testing of a variety of alternative approaches to the disability determination process with the goal of streamlining the process while still providing accurate decisions as early in the process as possible. One of the largest such tests has been referred to as the *Prototype Model*. Major features of this model include providing additional authority for the DDS examiners in making initial disability determinations, and the elimination of the reconsideration step in the appeals process. This test continues to be run in 10 States representing roughly 25 percent of the initial disability determination workload. The results shown in table 1 reflect a mixture of experience combining the standard decision process with the prototype process, as well as other smaller test processes.

In the past, public pressure has surfaced in controversial areas. Changes in regulations, standards, and methods used to determine the severity of a disability—sometimes in response to legislation or legal suits—have shaped DDS determinations, ODAR decisions, and SSA policy in general. Major topics for deliberation have included:

- Mental impairment issues and obesity;
- The amount of leverage given to allegations of pain;

[6] That is, a case is reviewed in its entirety and a new decision is made unrelated to the initial decision.

- Evaluation of musculoskeletal and circulatory disorders;
- Statements by treating physicians in the absence of clinical evidence; and
- The use of vocational factors in the absence of a single debilitating impairment.

Other developments in the disability area deserve mention. The *electronic disability (eDIB)* process has substantially streamlined the storage and processing of claim data. As of January 2006, all state DDSs had begun using electronic disability folders. Furthermore, beginning in August 2002, claimants have been able to apply for disability benefits online.

The electronic environment allowed SSA to develop two fast-track processes to allow expeditious determinations of certain claims. The *quick disability determination (QDD)* process uses a predictive model to identify claims that have a high potential of allowance, and for which medical evidence can be easily obtained. Claims are automatically referred from the field office to the DDS whose aim is to complete the determination expeditiously.

Similar to QDD but having a slightly less complex "scoring" criteria is the *compassionate allowance (CAL)* initiative, which is designed to quickly identify diseases and conditions that are highly likely to qualify under the Listing of Impairments even with minimal, but sufficient, medical information. If the condition does not strictly meet these criteria, it is not designated as a CAL case. For the rollout of the initiative in the fall of 2008, fifty conditions were selected to meet the CAL guidelines. The list has since been expanded to include roughly 225 conditions such as early-onset Alzheimer's disease, spinal cord injuries, and various cancers. A CAL case is identified solely on the claimant's allegation of a disease or other medical condition that appears on the CAL list.

The fast-track initiatives represent a small but growing proportion of total DI worker claims filed. SSA identified 176,200 initial-stage QDD claims in fiscal year 2013, up from 163,600 in FY 2012. CAL claims totaled 10,800 in FY 2013 and 8,200 in FY 2012. Together, fast-track claims made up roughly 11 percent of total DI worker claims in FY 2013.

## III. EXPERIENCE OF DISABILITY INCIDENCE AND AWARDS

### *A. History*

Since the payment of the first disability cash benefits in July 1957, the characteristics of the DI program have been shaped by congressional action, public opinion, and court rulings. Program fundamentals such as the definition of disability, the entitlement process, the level of benefits, and the review process for current beneficiaries ultimately determine program cost.[7] Prior to 1960, the DI program applied only to workers age 50 or older. Prior to 1965, a claimant needed to be permanently disabled to qualify for benefits. The *Social Security Amendments of 1967* (Public Law 90-248) eased the insured status requirements for persons under age 31, allowing a substantial number of young beneficiaries to enter the rolls. Then beginning in 1970, program growth began to accelerate for a number of reasons (see table).

**Disabled Worker Benefits Awarded**
(1957-1990 Social Security DI disability experience)

| Year of award | Total |
|---|---|
| 1957 | 178,802 |
| [1]1958 | 131,382 |
| [2]1959 | 177,811 |
| 1960 | 207,805 |
| 1961 | 279,758 |
| 1962 | 250,634 |
| 1963 | 223,739 |
| 1964 | 207,592 |
| 1965 | 253,499 |
| 1966 | 278,345 |
| 1967 | 301,359 |
| 1968 | 323,154 |
| 1969 | 344,741 |
| 1970 | 350,384 |
| 1971 | 415,897 |
| 1972 | 455,438 |
| 1973 | 491,616 |
| 1974 | 535,977 |
| 1975 | 592,049 |
| 1976 | 551,460 |
| 1977 | 568,874 |
| 1978 | 490,809 |
| 1979 | 440,519 |
| 1980 | 420,276 |
| 1981 | 381,016 |
| 1982 | 336,055 |
| 1983 | 428,461 |
| 1984 | 409,970 |
| 1985 | 416,103 |
| 1986 | 424,877 |
| 1987 | 420,295 |
| 1988 | 415,331 |
| 1989 | 430,678 |
| 1990 | 472,103 |

[1] January-November.

[2] Includes December 1958.

Source: *Annual Statistical Supplement to the Social Security Bulletin* (1957-74); SSA administration records (1975-90). See table 3 for awards in 1991 and later.

[7] For further discussions on the history of the DI program, the reader is referred to the *50th Anniversary of the Social Security Disability Insurance Program* (Social Security Bulletin Vol. 66, No.3 2005/2006).

The introduction of the Black Lung program (1970) and the SSI program (1974), and a severe economic recession (1974-75) led to hundreds of thousands of new DI claims. In particular, the SSI program requires applicants to apply for benefits from other programs—including DI—which may offset SSI benefits. As expediency in processing applications was naturally given high priority, the fraction of preeffectuation reviews of DDS initial allowances by the central office fell to roughly 5 percent in 1972 from 70 percent before 1972. This resulted in far more effectuations of allowances than would have otherwise occurred under the more stringent quality control efforts.

The automatic indexing of benefits by the cost-of-living adjustment (COLA) legislated in 1972 contributed to a dramatic increase in replacement rates. The ratio of annual benefits to past earnings rose from 50 percent to roughly 70 percent by the end of the decade. Not only was the agency paying out more in benefits, but it was thought that high replacement rates made benefits more “attractive”, thus providing incentive to file among individuals with a possible qualifying disability. And to those already on the DI rolls, high replacement rates may have created disincentive to leave the program and return to work.

Another trend seen in the early 1970s was the greater tendency of applicants to appeal an unfavorable decision. This significantly increased the number of awards made at the reconsideration and hearings levels, and further contributed to the sharp increase in awards from 1972-76.

In an effort to bring the cost of disability benefits under control and stabilize replacement rates, the *Social Security Amendments of 1977* (Public Law 95-216) revised the formula for determining benefits awarded in 1979 and later. Under the new calculation, the replacement rate for the average earner was projected to remain stable at around 40 percent. The *Social Security Disability Amendments of 1980* (Public Law 96-265) also had a significant impact on the DI program. The 1980 amendments introduced a more restrictive limit on the total monthly amount of Social Security benefits payable on a disabled worker’s account—allowing for higher total family benefits under the old-age program as compared to disability. For those eligible, this provided incentive to apply for or switch to old-age benefits in lieu of disability benefits.

In addition, the amendments mandated DDS performance standards and a preeffectuation review of 65 percent initial DDS allowances. This led the DDSs to give more careful consideration to allowances, and increased the chances of not effectuating an initially favorable determination.

The most controversial provision of the 1980 amendments was the requirement that SSA conduct a continuing disability review at least every 3 years for beneficiaries whose disability may not be permanent. The termination of a large number of beneficiaries (particularly among the mentally impaired) was met with intense public outcry. A temporary moratorium was placed on the review of the disability rolls pending a thorough review of the standards for evaluating certain mental impairments. Although many of those terminated were returned to the rolls through the appeals process, awards continued to decline steadily from 1977-82 prompting SSA's disability determination policies to come under fire through court appeals and class action suits.

By 1984, DI program policy had undergone another reversal. In response to the clamor over certain provisions of the 1980 amendments, Congress passed the *Social Security Disability Benefits Reform Act of 1984* (Public Law 98-460). Provisions of the Act include: revised mental impairment standards; increased emphasis on treating physician opinion; emphasis given to the combined effects of multiple impairments in the absence of a single severe impairment; required proof of medical improvement prior to termination of benefits; and standards to evaluate pain.

One significant pattern that emerged following the 1984 amendments involved beneficiaries with mental impairments. The revised listings reduced the weight given to medical factors and put greater emphasis on functional capabilities. By 1988, the proportion of awards for mental impairments had exceeded 20 percent, roughly twice the proportion experienced in 1982.

The early 1990s brought a period of rapid growth. The number of awards to disabled workers over 1991-95 were roughly 48 percent higher than the previous 5-year period (1986-90). Amidst a recession during which the unemployment rate rose above 7 percent, mental disorders continued to grow, comprising more than one-quarter of new awards by 1992. In partial response to this rapid growth, Congress enacted the *Contract with America Advancement Act of 1996* (Public Law 104-121), which provided for dedicated funding to conduct continuing disability reviews, and a change in policy for drug addiction and alcoholism to exclude from eligibility individuals for whom DA&A is a materially contributing factor in disability.

The *Ticket to Work and Work Incentives Improvement Act of 1999* (Public Law 106-170) established the Ticket-to-Work program, expedited reinstatement provisions for beneficiaries terminated for returning to work, and increased the period of extended Medicare coverage for disabled beneficiaries.

There were other notable events that shaped the experience of disability incidence. In 1999, obesity disorders were eliminated from the listings. In 2001, SSA discovered several hundred thousand SSI recipients who, due to incorrect determination of insured status, potentially became disability insured because of earnings while receiving SSI, making them eligible for DI benefits. SSA completed processing of this *special disability workload (SDW)* in 2011, which on average added roughly 20,000 disabled worker awards per year over the 2003-10 period. In 2002, SSA issued a new musculoskeletal listing. In 2003, the legislated increase in the normal retirement age began with those attaining age 65 in that year with corresponding increases in DI worker awards at ages greater than 64. Finally, the large spike in awards in 2008-10 followed by the decline in 2011-14 reflects the severe economic recession which began in the first quarter of 2008 and the gradual recovery over the last several years.

### *B. Diagnostic Group Experience*

**Table 2A** shows the distribution by impairment for awards to DI disabled workers. The leading diagnostic categories for disability entitlement vary by gender and year of award. The share of musculoskeletal disorders has increased steadily every year since 1995 and has been the largest single category of impairment since 2002. Over the 5-year period 2009-13, 33.8 percent of all awards were attributable to this category—a trend that is largely explained by demographics. As the baby-boom generation ages through their most disability-prone years, arthritic, back, and bone disorders become more prevalent.

The apparent jump in the percentage of musculoskeletal impairments in 1995 can be explained by a change in reporting method. Prior to 1995, SSA reported the diagnosis of awards based on the distribution of allowances at the initial level. Allowances at the appeals level were then assumed to have the same diagnostic groupings as those at the initial level. Beginning in 1995, the information used to tabulate awards by diagnostic group was expanded to include diagnostic information from the reconsideration step of the appeals process. In addition, diagnosis information from reconsideration denials was used to infer a distribution of awards made at the ALJ level and beyond. These changes revealed a significantly higher proportion of musculoskeletal impairments at the appeals level as can be observed by the sudden jump in the number of musculoskeletal awards in 1995. The accompanying drop in the percentage of mental impairments in that year suggests that at least some of the awards in this category were among those misclassified under the old reporting method. Beginning in 2003, SSA developed a more direct way of assigning diagnoses for all awards regardless of decision level.

Mental impairments rank second in overall percentage of awards, but have been on a slight downtrend since 2002. Mental disorders were the leading cause of disability among each sex until 1996 and accounted for 19.5 percent of all awards over 2009-13. A slight jump in mental disorders occurred over

2003-05 due, in part, to the processing of the SDW. Many of the resulting awards from this misplaced cohort were for individuals diagnosed with a mental disorder.

Among males, circulatory disorders have always been a leading cause of disability, accounting for over 13 percent of awards over the last 10 years. Neoplastic disorders account for roughly 10 percent of total awards. Though not shown in the table, there are nearly four times as many circulatory impairments among those age 50 or older as among those age 35-49; and three times as many neoplastic disorders for the same age comparison. Although medical advancements continue against these impairments, their concentration at the older ages suggests they will continue to significantly impact the DI rolls as the population ages.

Neoplastic, nervous, and respiratory disorders rank higher among females, whereas circulatory disorders and injuries rank higher among males. The impairment listings were changed in 1999 to eliminate awards based solely on obesity, accounting for the large decline in the percentage of nutritional and metabolic impairments beginning in 2000.

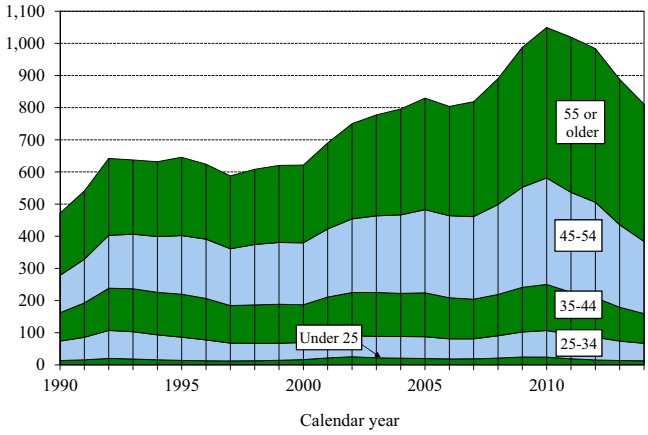
**Table 2B** shows the distribution by impairment for DI disabled workers in current-payment status. Similar to table 2A, categories are rank-ordered by average percentage of impairments on the DI rolls over the 5-year period 2009-13. Due to differences in mortality and recovery rates among the different types of impairments, the current pay ranking can be quite different than the award ranking. Notably, mental disorders maintain the highest ranking among current pay but were less than one percentage point above musculoskeletal in 2013. And overall, impairments of the nervous system which are ranked 5th in awards are 3rd in current pay; and neoplastic impairments which are 4th in awards drop to 7th in current pay.

### *C. Award and Incidence Experience*

**Table 3** shows the number of DI disabled workers awarded benefits by sex and *calendar age*—the age attained on the birthday in the year the individual is awarded benefits—at time of award, for calendar years 1991-2014. This historical series is also illustrated in **figure 2**.

**Table 4** shows the associated disabled worker incidence rates, which are expressed as annual awards per thousand disability insured not already receiving benefits. Adjusted figures are based on the age and sex distributions of the exposed population as of 2000.

**Figure 2.—Disabled Worker Awards by Age Group (1990-2014)**
(In thousands)




Tables 3 and 4 are tabulated as of the year the beneficiary is added to the rolls. However, the year of award may actually be different from the year of disability onset or entitlement. Factors such as the waiting period, disability determination, and the claims and appeals process can delay payments for months or possibly years. So the incidence rates shown are not exactly representative of true morbidity rates for the stated calendar years.

The chance of suffering a disability impairment naturally increases with advancing age. Furthermore, in the disability determination decision, SSA must consider education, work experience, and the ability to adjust to other work given the claimant's age when the impairment does not meet or equal a listing. For claimants under age 50, SSA generally does not consider age to seriously affect the ability to adjust to other work. For claimants ages 50 to 54, SSA will generally consider that age will somewhat affect the ability to adjust, while claimants age 55 or older are considered to be significantly affected in their ability to adjust to other work.

Rates shown in table 4 for ages 60 and older are likely to understate the true incidence of impairment in the insured population because beginning at age 62, a disabled worker may elect to receive old-age benefits instead of disability benefits. This decision is influenced by a number of factors: the chance for higher maximum family benefits under old-age as compared to disability; avoidance of disability benefit reduction because of Federal or State workers' compensation offset[8]; or desire to avoid the potentially arduous application process and possibility of benefit denial.

[8] Offset is applied when total DI benefits payable to the worker and any auxiliaries, plus workers' compensation and/or public disability payments exceed 80 percent of the worker's average current earnings.

Age-specific disability incidence among female workers is typically lower than males. However beginning in the late 1990s, female incidence began to exceed that for males at ages 30-54. Although both genders were experiencing a general decline in incidence beginning in the mid-90s, the decline is more pronounced among males. This is likely due to the elimination of DA&A as a disabling impairment and a sharp decline in HIV impairments, both of which are predominantly male incidence categories. Note that the decline in incidence rates among females did not come from a decline in the number of awards, but rather from an increase in the exposed population. Over the 10-year period ending in 1996, female labor force participation among ages 35-54 increased between 3.5-10.0 percentage points. This contributed significantly to the additional 10.7 million females that became disability insured in that period; for the same age range, male labor force participation decreased by roughly 2.0-2.5 percentage points.

Some of the same factors that affect the number of DI applicants can also affect incidence rates. In general, a decline in incidence between 1975-82 (not shown) is attributable, in part, to stricter program administration. Following a generally declining period in incidence from 1983-89, the program experienced a surge in claims beginning in 1990, and incidence rates rose significantly and remained relatively high through 1995. The economic and political environment of the late 1990s featured robust economic expansion, low unemployment, and restrictions on DA&A and obesity impairments. In addition, continuing advancements in medical treatment, employer-sponsored healthcare, and an opportunity to build wealth in booming investment markets provided incentive to remain in the labor force and contributed to the decline in applications and awards during this period.

The sharp increase in incidence rates over 2001-05 represents a departure from the experience of the late 1990s, which generally showed modest annual declines in the age-sex-adjusted rate. While the aging of the baby-boom is always recognized as a factor in program growth, the increase in incidence in 2001 is likely due in large part to the severe economic contraction experienced in that year. It is also likely that the special administrative activity previously mentioned also had an impact—namely, the disability redesign initiatives (late 1990s) and the identification and processing of the special disability workload (beginning in 2001).

The legislated increase in NRA beginning with those born in 1938 had an obvious and significant effect on the number of disability awards to individuals age 65 or older starting in 2003. The increase in NRA may have become an incentive to seek disability benefits for older workers facing higher actuarial reductions for early retirement.

After a substantial increase over 2008-10—thought to be attributable to the recession—incidence rates have subsided over the last few years as the economy recovered. The drop in incidence over 2011-14 is due to the combination of fewer awards and a slight uptick in the insured population which put downward pressure on disability incidence rates. The decline, however, may have been slightly constrained since many did not return to work and eventually dropped out of the labor force. This left the insured population slightly lower than it otherwise would have been.

**Table 5** presents historical conversion and termination data for disabled workers. Termination experience is discussed in detail in the next section.

**Table 6** shows the number of disabled workers in the *current-payment* population, at the end of calendar years 1991-2014. Other DI beneficiaries may have their benefits suspended for reasons such as engagement in SGA following completion of a trial work period, refusal of vocational rehabilitation services, and imprisonment. Because of the increase in NRA beginning with individuals born in 1938, DI beneficiaries age 65 or older appear for the first time in 2003.

As shown in the table below, the number of beneficiaries in current-payment status and *in force* (current-pay plus *suspensions*) began to grow rapidly beginning in the latter half of the 1980s. The expansion continued throughout the 1990s as the current-pay population increased 68.5 percent. The 2000s saw a slightly smaller increase of 59.9 percent. The growth in the in-force population is the difference between awards and terminations, as shown in the table.

**Growth in the DI Disabled Worker Rolls, by Calendar Period**

(Numbers in Thousands)

| Calendar period | In force beginning of period | Awards | Conversions/ Terminations | In force end of period | Suspensions end of period | Current-payment | |
|---|---|---|---|---|---|---|---|
| | | | | | | Number end of period | Growth rate[1] |
| 1975-79 | 2,251.3 | 2,643.7 | 2,012.4 | 2,882.6 | 14.1 | 2,868.5 | - |
| 1980-84 | 2,882.6 | 1,975.9 | 2,241.3 | 2,617.1 | 24.9 | 2,592.2 | -9.6% |
| 1985-89 | 2,617.1 | 2,107.3 | 1,787.9 | 2,936.4 | 45.9 | 2,890.6 | 11.5% |
| 1990-94 | 2,936.4 | 2,924.2 | 1,841.5 | 4,019.2 | 61.0 | 3,958.2 | 36.9% |
| 1995-99 | 4,019.2 | 3,086.5 | 2,132.0 | 4,973.8 | 103.6 | 4,870.2 | 23.0% |
| 2000-04 | 4,973.8 | 3,635.1 | 2,304.9 | 6,303.9 | 105.7 | 6,198.2 | 27.3% |
| 2005-09 | 6,303.9 | 4,329.9 | 2,704.9 | 7,928.9 | 140.9 | 7,788.0 | 25.6% |
| 2010-14 | 7,928.9 | 4,751.1 | 3,587.7 | 9,092.3 | 137.8 | 8,954.5 | 15.0% |

[1] Percentage increase from the beginning of the period to the end of the period.

## IV. EXPERIENCE OF DISABILITY BENEFIT TERMINATION

### *A. Background*

DI disabled worker beneficiaries stop receiving worker benefits when they die, recover from their disabling condition, or return to work (disabled workers who remain on the DI rolls until NRA—currently age 66—are converted to retired worker status):

- *Death.* The last month of disability entitlement would be the month prior to the month of death. Beneficiary death accounted for 76 percent of total disabled worker terminations in 2014.
- *Recovery.* Beneficiaries who have had a medical recovery or successful, sustained re-entry to the workforce are removed from the DI rolls. Typically the last month of disability entitlement would be the second month after the month of recovery.[9] Recoveries accounted for 22 percent of total disabled worker terminations in 2014.

Under the Old-Age and Survivors Insurance program (OASI), a disabled worker benefit is automatically converted to a retired worker benefit in the month the beneficiary attains NRA.[10] Since *conversions* are simply a transfer of beneficiaries from the DI Trust Fund, the "conversion" rate is 100 percent for disabled workers reaching NRA. After conversion, recovery from disability is no longer relevant, and the last month of DI entitlement is the prior month.

Beginning at age 62, a disabled worker may elect to receive old-age benefits in lieu of disability benefits. Although most disabled beneficiaries stay in the DI program until NRA, some choose to switch. One of the most common reasons is the receipt of workers' compensation benefits. WC benefits may partially or totally offset a DI benefit, but would not affect an OASI benefit. Another factor is the difference between the less-generous maximum family benefit payable under the DI program and the maximum payable under the OASI program.

Recovery from disability occurs when the beneficiary is judged to no longer meet the definition of disability either because there is medical improvement, or the individual demonstrates the ability to engage in SGA. The DDS or the central office will conduct a *continuing disability review (CDR)* upon, for example:

- Coming due of a scheduled CDR;
- Posting of substantial earnings;[11] or
- Receipt of vocational rehabilitation reports of medical improvement.

We mention an important caveat with regard to interpreting termination rates: *Absent any changes in the underlying rate of medical improvement, certain outside factors can impact the level of CDR activity and, in turn, the disability recovery rates.* These factors include the size of disability backlogs, budget restrictions, and legislation. Clearly, CDRs can be pursued vigorously only with adequate funding. Less obviously, these factors can affect the composition of the disabled worker population by influencing the nature of allowances and the likelihood of recovery.

Exogenous variables can also impact the overall mortality of the DI rolls. For instance, changes in the way medical impairments are adjudicated, the elimination of DA&A and obesity from the listings, and a greater number of allowances based on vocational factors may artificially lower overall disability mortality.

The Social Security Act contains several provisions to encourage beneficiaries to return to work despite their impairment:

- Trial work period;
- Extended period of eligibility;
- Extension of Medicare coverage;
- Expedited reinstatement; and
- Waiver of the waiting period.

#### *Trial Work Period (TWP)*

The *trial work period* provision allows the disabled beneficiary to do substantial work for 9 months—not necessarily consecutive—without losing any benefits. A month is not counted as a trial work month ("service month") unless the beneficiary earns above a specified amount, or for self-employment, works a specified number of hours.[12] Earnings during the service months are not counted toward SGA, and benefits will continue as long as the beneficiary has not medically recovered. Note that work performed during a TWP cannot be used as the basis for determining that disability has ceased.

#### *Extended Period of Eligibility (EPE)*

Following the TWP and a 3-month grace period, beneficiaries who work at the SGA level in any month lose their benefit for that month. For continued incentive to work, the *extended period of eligibility* provision allows the disabled beneficiary to have benefits reinstated for any month in which work activity falls below the SGA level. The reentitlement period begins with the month immediately following completion of the TWP

[9] Benefits may continue if the individual is currently enrolled in a vocational rehabilitation program, or has entered an extended period of eligibility.

[10] Switching to old-age benefits prior to normal retirement age is not normally considered a *conversion.* This type of benefit termination would fall in the miscellaneous category.

[11] The Ticket to Work Act of 1999 prohibits initiation of a CDR during the period that a beneficiary is using a ticket; and under certain circumstances, prohibits the use of work activity as a reason for review. These provisions became effective January 1, 2002.

[12] In 2014, a service month is counted towards the TWP if earnings for that month exceed $770. A self-employed worker can also be charged with a service month if work activity exceeds 80 hours.

and ends 36 months later. However, if the beneficiary is not engaging in SGA when the reentitlement period ends, the provision allows benefits to continue until SGA is performed. Of course, at any time during the TWP or EPE, if the beneficiary is found to have medically recovered then all benefits are terminated.

***Medicare Coverage***

After 24 months of disability entitlement, a beneficiary becomes eligible for Medicare coverage—regardless of age—and receives services as long as DI entitlement continues. In the case of an individual engaging in SGA, coverage is provided throughout the TWP and EPE. Medicare benefits were further extended through a provision of the Ticket to Work Act of 1999: effective October 1, 2000, coverage for beneficiaries who return to work will generally continue for an additional 57 months beyond the EPE.

***Expedited Reinstatement (EXR)***

The Ticket to Work Act also allows certain previously terminated beneficiaries to request *expedited reinstatement* of disability benefits in the event of impairment-related cessation of SGA. The provision provides a safety net for those who successfully return to work and, consequently, lose entitlement to disability benefits, but then find themselves unable to sustain the work effort. EXR allows an individual to request reinstatement without filing a new application, and provides up to six months of provisional (temporary) cash benefits while SSA conducts a medical review to determine whether the individual can be reinstated.[13] The request for reinstatement must be filed within 5 years of the termination of disability benefits. EXR became effective January 1, 2001.

***Waiting Period Provisions***

Special provisions apply to persons disabled more than once. Individuals who become disabled within 5 years of the end of a previous period of disability are not required to satisfy the 5-month waiting period. In addition, the 24-month waiting period for Medicare coverage need not be consecutive months and may be satisfied by combining multiple periods of disability.

***B. History***

Many variables can affect the rate at which beneficiaries are terminated from the disability rolls, including:

- Changes in normal retirement age;
- Overall disability mortality;
- CDR activity;
- Technology to enhance the ability to work;
- Advancements in medical treatment;
- Changes in legislation and in regulations.

[13] The claimant must be under a disability using the medical improvement review standards (MIRS) normally used in a CDR. The MIRS requires a sequence of evaluation different from that used in intial claims.

The *Social Security Amendments of 1965* (Public Law 89-97) modified the definition of disability by replacing the requirement of permanent disability with the requirement that the disability be expected to last at least 12 months. This led to the entitlement of less seriously impaired claimants and, therefore, lower mortality rates among the disabled. The 1967 amendments eased the insured status requirements for claimants under age 31. A growing presence of younger and relatively healthier beneficiaries on the DI rolls further contributed to the decline in DI mortality rates.

While mortality rates fell in the early years of the program, the rates of termination due to recovery generally increased, largely for the same reasons. With the introduction of government-funded rehabilitation programs, the elimination of the "permanently disabled" requirement, and the extension of benefits to younger claimants, the recovery rate among beneficiaries rose substantially through the late 1960s and remained high through the early 1970s. The recovery rate then decreased rapidly through 1975, due in large part to changes in the administration of the program. With the introduction of the Black Lung and SSI programs in the early 1970s, workload pressures resulted in the suspension or curtailment of some administrative review procedures. For example, by 1972 the central office reviewed only 10 percent of the cases in which expected medical recovery had not been found. By 1976, the recovery rate started to rise again due, in part, to the return to pre-1972 levels of 100 percent review of expected medical recoveries.

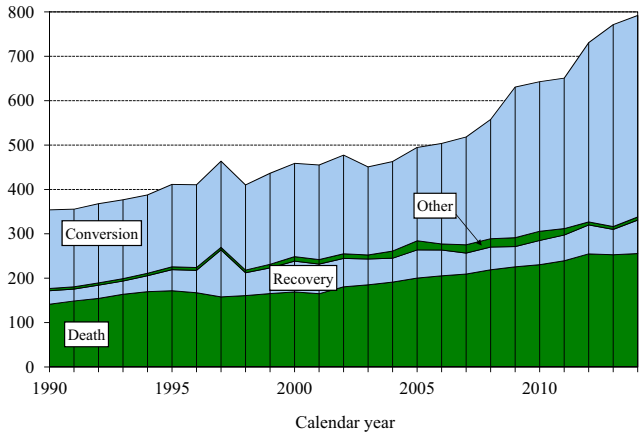
The substantial DI program growth in the 1970s created pressure for a more thorough review of the rolls. Under then-current policy, reviews were performed only when the beneficiary's condition was expected to improve, or voluntary reports or posted earnings indicated work activity. As previously discussed, a significant provision of the 1980 amendments required that beneficiaries with non-permanent impairments be reviewed every 3 years, and permanently disabled beneficiaries be reviewed at intervals determined by the Commissioner. Using that legislative mandate, the Administration initiated a major review of the disability rolls that resulted in many terminations because it was determined that recovery had occurred.

After much public clamor over the new rules, a temporary moratorium was placed on the review of the rolls.[14] This caused the pendulum to swing the other way. Many persons were reinstated upon appeal, and legislation in 1984 imposed a medical improvement standard on the CDR process. The result was a sharp drop in recoveries through the rest of the decade.

[14] The moratorium applied to all cases on which an administrative or judicial appeal was pending on or after June 7, 1983. All persons claiming benefits based on mental impairment disability who received an unfavorable decision after March 1, 1981 were permitted to reapply within time constraints, as mandated in 1984 by Public Law 98-460.

In the latter part of the 1980s, the agency experienced reductions in both its work force and in administrative funding. By the early 1990s, without enough staff to handle both new claims and continuing disability reviews, the agency reduced the resources it committed to CDRs. Beginning in 1994, the number of initial claims began to level off and Congress enacted the *Contract With America Advancement Act of 1996* (Public Law 104-121) which included a provision authorizing the appropriation of funds to be used exclusively to conduct additional CDRs. The special funding helped the agency complete large numbers of backlogged periodic CDRs and become current with DI reviews by the end of 2000 and SSI reviews by the end of 2002. Since 2002, yearly funding constraints have hampered the timely review of all CDRs coming due based on matured medical diaries. As a result, SSA again faces a significant CDR backlog without sustained adequate funding.

**Figure 3.—Disabled Worker Terminations and Conversions, (1990-2014)**
(In thousands)



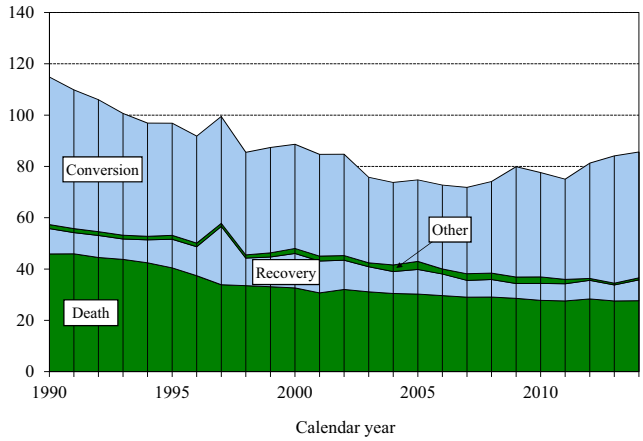

### *C. Recent Experience*

**Table 5** shows a historical series of the number of disabled worker conversions and terminations, as well as conversion and termination ratios. Ratios are defined as the number of conversions or terminations to the average number of beneficiaries during the year. Most terminations occur as a result of death. With regard to conversions, there is a sharp decrease in 2003, which is the result of the increase in NRA.[15] The number of recoveries can vary considerably. This is sometimes the result of special circumstances, and may not indicate a change in the actual rate of recovery. As an example, the spike in recoveries in 1997 is the result of a provision which eliminated drug or alcohol addiction as a basis for disability entitlement. Although categorized in administrative records as "recoveries", this group of beneficiaries was terminated from the rolls due to a change in law.

*Other* is a relatively small category comprised of beneficiaries terminated for various other reasons such as switching to old-age benefits prior to NRA.[16] Reasons for the switch are to avoid DI benefits that offset WC benefits, or to become entitled to an OASI family benefit. Notably, the size of this category was elevated throughout the 2000s due to the "termination" of a number of past-due-only awards which came out of the SDW workload. In many instances, only past due DI benefits were payable because the beneficiary had either died, recovered, or switched to old-age benefits by the time the case was processed. This type of SDW award was simultaneously counted as an "other" termination.

**Figure 3** shows the distribution of DI disabled worker terminations and conversions, while **figure 4** shows these categories divided by the average number of disabled worker beneficiaries. These ratios have been in a general decline since the early 1980s mostly because of two correlated trends that have developed over the years, namely, the reduction in the average age of beneficiaries and the increased share of mental and musculoskeletal disorders. Footnote 15 explains the sharp increase in conversions in 2009; and the leading edge of the baby-boom (1946-47 birth cohorts) began attaining NRA (66) causing an uptick in conversions over the last several years.

**Figure 4.—Ratio of Disabled Worker Terminations and Conversions to Average Number of Beneficiaries (1990-2014)**
(Per thousand exposed)




As shown in the table below, the average age of male disabled workers in current-payment status steadily declined from 52.8 in 1980 to 49.8 in 1995; over the same period, the proportion of

[15] This decrease is attributable to the increase in normal retirement age for the cohort born in 1938, resulting in the deferral of a portion of old-age conversions from 2003 to 2004. This pattern of deferral continues until NRA is 66 beginning with those born in 1943 resulting in a sharp increase conversions in 2009.

[16] Although technically counted as a disability termination, in these situations the beneficiary remains entitled to the larger, but unpaid, disability benefit while becoming concurrently entitled to a reduced old-age benefit.

the DI rolls made up of beneficiaries aged 35-49 grew from 20 percent to 34 percent, while the proportion of those aged 50-65 fell from 71 percent to 55 percent. Similar trends were experienced among female disabled workers. A higher incidence of mental disorders led to a decrease in termination rates for mortality and conversion since these beneficiaries are younger and (physically) healthier on average.

Because of the post-war baby boom, the age pattern was reversed beginning in 1995. By 2014, the average male disabled worker in current-payment status was 53.7 years old; the proportion of beneficiaries aged 35-49 declined to 21%; the proportion of those aged 50-65 grew to 74%. Similar trends were experienced among females.

As the baby-boom population ages, the DI rolls can be expected to have greater proportions of beneficiaries with musculoskeletal, circulatory, and neoplastic disorders. Just as progress in medicine has significantly contributed to longer life expectancy among the general population, it is likely to also have a considerable impact on some segments of the disability population.

**DI Disabled Workers in Current-Payment Status**
(Grouped by age at end of selected year)

| Calendar year | Under 35 | | 35-49 | | 50-65 | | Total | |
|---|---|---|---|---|---|---|---|---|
| | Percentage of DI rolls | Average age | Percentage of DI rolls | Average age | Percentage of DI rolls | Average age | Percentage of DI rolls | Average age |
| Male | | | | | | | | |
| 1980 | 8.7% | 29.2 | 20.0% | 43.1 | 71.4% | 58.4 | 100.0% | 52.8 |
| 1985 | 9.9 | 29.4 | 22.9 | 42.5 | 67.2 | 58.6 | 100.0 | 52.0 |
| 1990 | 10.9 | 29.8 | 29.6 | 42.4 | 59.4 | 58.4 | 100.0 | 50.5 |
| 1995 | 10.2 | 29.9 | 34.4 | 42.7 | 55.4 | 57.8 | 100.0 | 49.8 |
| 2000 | 6.9 | 29.7 | 33.0 | 43.1 | 60.0 | 57.5 | 100.0 | 50.8 |
| 2005 | 6.5 | 29.1 | 28.4 | 43.5 | 65.1 | 57.8 | 100.0 | 51.9 |
| 2010 | 6.5 | 29.2 | 23.6 | 43.7 | 69.8 | 58.2 | 100.0 | 52.9 |
| 2011 | 6.4 | 29.4 | 22.7 | 43.7 | 70.9 | 58.3 | 100.0 | 53.1 |
| 2012 | 6.3 | 29.6 | 22.0 | 43.6 | 71.7 | 58.3 | 100.0 | 53.3 |
| 2013 | 6.1 | 29.7 | 21.3 | 43.5 | 72.6 | 58.4 | 100.0 | 53.5 |
| 2014 | 5.8 | 29.9 | 20.6 | 43.4 | 73.6 | 58.4 | 100.0 | 53.7 |
| Female | | | | | | | | |
| 1980 | 7.3% | 29.3 | 17.8% | 43.2 | 74.9% | 58.5 | 100.0% | 53.7 |
| 1985 | 8.7 | 29.5 | 21.5 | 42.6 | 69.8 | 58.7 | 100.0 | 52.7 |
| 1990 | 9.8 | 29.8 | 29.1 | 42.6 | 61.1 | 58.3 | 100.0 | 50.9 |
| 1995 | 9.5 | 29.8 | 34.0 | 42.8 | 56.5 | 57.6 | 100.0 | 49.9 |
| 2000 | 6.8 | 29.8 | 33.2 | 43.1 | 60.1 | 57.4 | 100.0 | 50.8 |
| 2005 | 6.5 | 29.4 | 29.2 | 43.5 | 64.3 | 57.7 | 100.0 | 51.7 |
| 2010 | 6.0 | 29.6 | 25.1 | 43.6 | 68.9 | 58.0 | 100.0 | 52.7 |
| 2011 | 5.9 | 29.8 | 24.2 | 43.6 | 70.0 | 58.1 | 100.0 | 52.9 |
| 2012 | 5.6 | 29.9 | 23.4 | 43.6 | 70.9 | 58.2 | 100.0 | 53.1 |
| 2013 | 5.3 | 30.0 | 22.7 | 43.5 | 71.9 | 58.2 | 100.0 | 53.4 |
| 2014 | 5.0 | 30.2 | 21.9 | 43.4 | 73.1 | 58.3 | 100.0 | 53.6 |

Mortality rates continued to decline in the 1990s particularly after 1995. Contributing to the decline were the diminishing impact of HIV-related impairments and the new policy regarding DA&A. Other significant factors include: (1) a shift in the impairment mix to more musculoskeletal and mental disorders, which tend to be less life-threatening than circulatory or neoplastic disorders; (2) advancements in cancer treatments; and (3) a shift in the age mix to older disabled workers, whose determinations are often based on vocational factors rather than meeting a listing severity. Over the decade of the 2000s the gross death rate continued to decline to roughly 33 deaths per thousand males and 24 deaths per thousand females.

### *D. Actuarial Analysis—Death (2006-10)*

**Tables 7A-7C** show the probability of death for male and female DI disabled workers by age at entitlement to disability benefits, and *duration*—measured in completed years of disability entitlement. Data reflect the actual experience of the DI rolls from January 1, 2006 through December 31, 2010. The methods used in table construction and graduation are detailed in the appendix.

Mortality among disabled workers generally increases with entitlement age, albeit this trend can be heavily influenced by the severity-mix of disorders at different ages. Also, for any

given entitlement age, the probability of death is greatest during the first year of entitlement, then decreases dramatically during the second and third years of entitlement. Death probabilities tend to level off sometime around the fifth or sixth duration for males, and the third or fourth duration for females. For older entitlement ages, mortality trends upward in the later durations because of the effect of age. The sex differential in mortality in the disabled worker population is similar to that of the general population: mortality rates among male disabled workers are higher than female disabled workers for most attained ages. In the appendix we discuss how certain provisions in the law—such as the waiting period and the conversion to old-age benefits—affect the tabulation of mortality.

An analysis of broad age categories may explain some of the trends and characteristics of disability mortality. As of 2012, the top disorders for male awards under age 35 are mental (52%), musculoskeletal (13%), and nervous (10%). Following the predominant mental and musculoskeletal categories (combined 53%), ages 35-49 show a mix of circulatory (9%), nervous (9%), and neoplastic (7%) impairments. Ages 50 or older show the highest concentration of musculoskeletal (38%), along with considerable increases in circulatory (17%) and neoplastic (11%) disorders; though still an important category, the prevalence of mental impairments (9%) has declined considerably since the younger age groups.

Female trends are comparable to those of disabled males except for several differences in leading impairment categories. As of 2012, disabled females under age 35 show the highest concentration of mental (46%), musculoskeletal (16%), and nervous (12%) disorders. Ages 35-49 continue to show high incidence of mental and nervous impairments, along with large increases in musculoskeletal (31%) and neoplastic (9%) disorders. Ages 50 or older show the highest prevalence of musculoskeletal (44%), mental (12%), and neoplastic (11%) awards.

Disability mortality in the 5-year period covered by this study (2006-10) is lower than the previous 5-year period for 90 percent of all age-sex categories.[17] Among males, mortality in the more recent period is, on average, 8% lower—most attained ages experienced 5-15% reductions from the earlier period, while some younger entitlement ages may have experienced 20-30% reductions. Interestingly, the largest mortality improvements were in the first year of disability—*duration 0* in the tables—where there was an average reduction of over 12%. Males at entitlement ages 40-49 experienced 10% reduction in mortality and ages 50-59 experienced 12% reduction in mortality. Disabled females experienced similar reductions—mortality in the more recent period is, on average, 10% lower, and there were average reductions of 10% at duration 0, 9% at ages 40-49, and 13% at ages 50-59.

[17] Findings are based on comparisons with disability mortality tabulated for the period 2001-05 in Actuarial Study No. 122 *Social Security Disability Insurance Program Worker Experience* (Zayatz, May 2011).

The improvements are likely due to medical progress as well as the changing impairment mix of the rolls. The proportion of musculoskeletal disorders continues to increase while mental disorders are down slightly; together they make up 60 percent of total beneficiaries in current pay status over 2006-10 versus 58 percent for the prior 5-year period. Current pay beneficiaries with circulatory disorders fell to 9.0 percent from 9.9 percent. On average, musculoskeletal and mental disorders exhibit lower mortality than most other diagnostic groups, whereas circulatory disorders rank among the highest.

**Tables 8A-8C** show an assumed number of beneficiaries with benefit continuance over time for cohorts becoming entitled at various ages. These tables are based on the probabilities of death shown in tables 7A-7C. *Continuance tables* simplify the process of calculating the probability of continuing on the rolls for a given number of years. See the appendix for details on table construction and usage. In this context, *continuance* refers to beneficiaries who have not died and remain on the DI rolls.

**Tables 9A-9C** show the *expected future time* on the combined DI and OASI rolls—excluding the possibility of recovery—for disabled workers who have not yet died. Similar to the retired population, disabled females have a longer experience of continuance than males. Expected time on the rolls has a tendency to be higher in the second year of entitlement than in the first year of entitlement for older entitlement ages because of higher mortality during the first year on the rolls.

**Tables 10A-10C** show the *absolute rate of death* per thousand entitled disabled workers. These rates are derived from the probabilities of death shown in tables 7A-7C. In general, absolute rates consider only the effect of a single decrement in a multiple-decrement environment. For example, the absolute rate of death is disaggregated from the rate of recovery and reflects the rate of survival and ultimate termination under death only. The appendix gives further details.

**Tables 11** and **12** show the aggregate probability of death and expected future time on the combined DI and OASI rolls (excluding the possibility of recovery), by *entitlement* and *attained* age. Probabilities are based on aggregate counts of exposure and deaths across all durations. They represent the average probability of death within the next year for disability beneficiaries who became entitled at a particular age (table 11), or who have attained a particular age (table 12). Similarly, *expected future time* represents the average number of years a beneficiary will remain alive and on the rolls, as of a particular entitlement age or attained age. Values are exposure-weighted averages of the select-and-ultimate future times shown in tables 9A-9C and may be used as a general indication of the overall average lifetime of groups of disabled beneficiaries who share a particular entitlement or attained age.

**Table 13** shows the aggregate probability of death and expected future time on the combined DI and OASI rolls (excluding the possibility of recovery), as of a particular *duration*. Probabilities are based on aggregate counts of exposure and deaths across all entitlement ages, and represent the average probability of death within the next year. Similarly, *expected future time* represents the average number of years a beneficiary will remain alive and on the rolls, given the completed number of years of disability entitlement.

### *E. Actuarial Analysis—Recovery (2006-10)*

**Tables 14A-14B** show the probability of recovery for male and female DI disabled workers by age at entitlement to disability benefits, and duration. In general, annual probabilities of recovery decline with advancing entitlement age. For any particular entitlement age, the probability of recovery exhibits a bimodal distribution that tends to peak during the second year of entitlement and then peaks again—frequently at a higher level—in the fifth year of entitlement. This pattern likely reflects the scheduling of Continuing Disability Reviews. Where *medical improvement is expected (MIE)*, the review is scheduled for 6 to 24 months following the most recent disability decision. Where *medical improvement is possible (MIP)* but less likely to occur within the first 2 years, the review is scheduled for 36 months later. Where *medical improvement is not expected (MINE)*, the review is scheduled between 5 and 7 years later.

According to data for title 2 disabled workers over the period 2006-10:

- Roughly 18% of full medical reviews fall in the MIE category and roughly 7.6% of these reviews ultimately result in cessation of benefits. This helps explain the first peak in recoveries.
- Roughly 75% of full medical reviews fall in the MIP category and roughly 5.5% of these reviews ultimately result in cessation of benefits. This helps explain the second peak in recoveries.
- The remaining 7 percent of full medical reviews fall in the MINE category and roughly 3.3% of these reviews ultimately result in cessation of benefits.

The probability of recovery for females is lower than males for almost 2/3 of attained ages (and 3/4 of attained ages less than 50). This is due, in part, to differences in the mix of impairments among men and women. Over the period 2006-10, 38% of awards to females under age 50 were for mental disorders, while awards to females over age 50 included 39% musculoskeletal and 21% circulatory and neoplastic. By comparison, 36% of awards to males under age 50 were for mental disorders, while awards to males over age 50 included 33% musculoskeletal and 29% circulatory and neoplastic. We think that these types of impairments result in lower-than-average recovery rates—and longer expected times on the DI rolls—among females as compared to males.

The probability of recovery in the 5-year period covered by this study (2006-10) is lower than the previous 5-year period for almost 90 percent of all age-sex categories.[18] Among males, the chance of recovery in the more recent period is, on average, 28% lower—most attained ages experienced 15-40% percent reductions from the earlier period, while some younger entitlement ages experienced 50% reductions or more. The largest declines in the rate of recovery occurred in the fourth year of disability—*duration 3* in the tables—which saw an average reduction of over 55%. Entitlement ages 30-39 experienced 28% reduction and 40-49 experienced 22% reduction in recovery rates. Disabled females experienced similar reductions in recovery compared with the earlier period—overall female recovery rates are 26% lower, and there were average reductions of 54% at duration 3, 24% at ages 30-39, and 23% at ages 40-49.

Presumably the main reason for the decline in recovery rates is the reduction in funding for CDRs from the first half of the decade to the second half. In fact there were 1.39 million initial DDS decisions of medical CDRs conducted in the 2001-05 period, but only 567,000 in the 2006-10 period.[19]

**Tables 15A-15B** show an assumed number of beneficiaries with benefit continuance over time for cohorts becoming entitled at various ages. These tables are based on the probabilities of recovery shown in tables 14A-14B. In this context, *continuance* refers to beneficiaries who have not recovered and remain on the DI rolls.

**Tables 16A-16B** show the *expected future time* on the DI rolls—excluding the possibility of death—for disabled workers who have not yet recovered. The tables are discontinued at NRA since recovery is no longer tracked.

**Tables 17A-17B** show the *absolute rate of recovery* per thousand entitled disabled workers. These rates are derived from the probabilities of recovery shown in tables 14A-14B. The appendix gives details on the derivation of these rates.

**Tables 18** and **19** show the aggregate probability of recovery and expected future time on the DI rolls (excluding the possibility of death), by *entitlement* and *attained* age. Probabilities are based on aggregate counts of exposure and recoveries across all durations. They represent the average probability of

[18] Based on comparisons with disability recovery probabilities in Actuarial Study No. 122 *Social Security Disability Insurance Program Worker Experience* (Zayatz, May 2011).
[19] Does not include decisions on appeals. Data from the *Annual Report on Continuing Disability Reviews* (2012).

recovery within the next year for disability beneficiaries who became entitled at a particular age (table 18), or who have attained a particular age (table 19). Similarly, *expected future time* represents the average number of years a beneficiary will remain on the DI rolls—up to NRA—for a particular entitlement age or attained age. These values are exposure-weighted averages of the values shown in tables 16A-16B.

**Table 20** shows the aggregate probability of recovery and expected future time on the DI rolls (excluding the possibility of death), as of a particular *duration*. Probabilities are based on aggregate counts of exposure and recoveries across all entitlement ages, and represent the average probability of recovery within the next year. Similarly, *expected future time* represents the average number of years a beneficiary will remain on the DI rolls—up to NRA—given the completed number of years of disability entitlement.

### *F. Actuarial Analysis—Death or Recovery (2006-10)*

**Tables 21A-21B** show the probability of death or recovery for male and female disabled workers, by entitlement age and duration. Values are the sum of the death probabilities shown in tables 7A-7B and recovery probabilities shown in tables 14A-14B.

**Tables 22A-22C** show an assumed number of beneficiaries with benefit continuance over time for cohorts becoming entitled at various ages. In this context, *continuance* refers to beneficiaries who have neither died nor recovered and remain on the DI or OASI rolls. Beneficiaries continue to be followed until death, even after their disability benefits are converted to retirement benefits.

**Tables 23A-23B** show the *expected future time* on the combined DI and OASI rolls for disabled workers who have neither died or recovered. Values are based on the continuance experience shown in tables 22A-22C.

**Tables 24A-24B** show the *expected future time* on the DI rolls for disabled workers who have neither died or recovered. Values are based on the continuance experience shown in tables 22A-22B and do not reflect entitlement beyond conversion to retirement benefits.

**Tables 25** and **26** show the aggregate probability of death or recovery and the expected future time on the beneficiary rolls, by *entitlement* and *attained* age. The values represent the average probability of benefit termination due to death or recovery within the next year for beneficiaries who became entitled at a particular age (table 25), or who have attained a particular age (table 26). Expected future time on the OASDI rolls represents the average number of years of combined entitlement for those originally entitled to disability benefits, and are exposure-weighted averages of expected time on the rolls shown in tables 23A-23B. Expected future time on the DI rolls represents the average number of years of disability entitlement, and are exposure-weighted averages of expected time on the DI rolls shown in tables 24A-24B.

**Table 27** shows the aggregate probability of death or recovery and the expected future time on the beneficiary rolls, as of a particular *duration*. The values represent the average probability of benefit termination due to death or recovery within the next year for beneficiaries who have neither died nor recovered as of the stated number of years of entitlement. As in table 26, aggregate expected times are shown for both OASDI combined entitlement and DI entitlement only.

### *G. Annuity Tables*

**Tables 28A-31D** show the present value of a stream of payments of $1 to a disabled worker, by entitlement age. The various scenarios are based on combinations of several parameters: (a) the frequency of payments—annually or monthly; (b) the timing of payments—beginning (annuity-due) or end (annuity-immediate) of each period; and (c) the duration of payments—for life or up to age 66. Payments are discounted at various annual effective interest rates. Tables 28A-29D recognize only the risk of death and payments may continue beyond NRA, thus they use continuance experience shown in tables 8A-8C. Tables 30A-31D recognize the possibility of both death and recovery and payments are made up until age 66 (NRA), thus they use continuance experience shown in tables 22A-22B. The appendix gives details of the table construction and its usage.

# Table 1.—Disposition of Worker Applications for Disability Benefits, by Calendar Year of Filing[1] and Level of Review

(2002-2013 Social Security DI disability experience)

| Year of filing | Total claims filed | Initial determinations | | | | | | | | Reconsiderations[2] | | | | | | | Appeals beyond reconsideration[3] | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Allowances | | Denials | | | | | | Allowances | | Denials | | | | | Allowances | | |
| | | Pending | Number | Percent[4] | Total | No appeal | Appeals of denials: To recon | Appeals of denials: To ODAR[5] | Percent[6] | Pending | Number | Percent[4] | Total | No appeal | Appeals of denials: To ODAR[7] | Percent[6] | Pending[8] | Number | Percent[9] | Denials[10] |
| DI claims (title II only) | | | | | | | | | | | | | | | | | | | | |
| 2002 | 718,580 | — | 331,257 | 46.1 | 387,323 | 148,838 | 184,848 | 53,637 | 61.6 | — | 29,286 | 15.8 | 155,562 | 27,329 | 128,233 | 82.4 | — | 144,112 | 79.2 | 37,758 |
| 2003 | 728,158 | — | 328,818 | 45.2 | 399,340 | 151,908 | 192,865 | 54,567 | 62.0 | — | 28,474 | 14.8 | 164,391 | 28,708 | 135,683 | 82.5 | — | 151,085 | 79.4 | 39,165 |
| 2004 | 737,002 | — | 332,952 | 45.2 | 404,050 | 159,220 | 191,160 | 53,670 | 60.6 | — | 27,236 | 14.2 | 163,924 | 28,141 | 135,783 | 82.8 | — | 152,480 | 80.5 | 36,973 |
| 2005 | 685,177 | — | 312,534 | 45.6 | 372,643 | 151,352 | 172,397 | 48,894 | 59.4 | — | 24,664 | 14.3 | 147,733 | 25,307 | 122,426 | 82.9 | — | 138,720 | 81.0 | 32,600 |
| 2006 | 674,467 | — | 305,272 | 45.3 | 369,195 | 150,888 | 169,508 | 48,799 | 59.1 | — | 24,181 | 14.3 | 145,327 | 24,326 | 121,001 | 83.3 | 325 | 135,524 | 80.0 | 33,951 |
| 2007 | 675,082 | — | 316,472 | 46.9 | 358,610 | 143,977 | 167,960 | 46,673 | 59.9 | — | 27,825 | 16.6 | 140,135 | 23,476 | 116,659 | 83.2 | 977 | 129,481 | 79.8 | 32,874 |
| 2008 | 696,956 | — | 343,221 | 49.2 | 353,735 | 140,798 | 167,634 | 45,303 | 60.2 | — | 27,944 | 16.7 | 139,690 | 24,362 | 115,328 | 82.6 | 2,172 | 124,877 | 78.8 | 33,582 |
| 2009 | 830,002 | — | 411,100 | 49.5 | 418,902 | 165,786 | 198,009 | 55,107 | 60.4 | — | 30,805 | 15.6 | 167,204 | 29,594 | 137,610 | 82.3 | 4,992 | 141,592 | 75.4 | 46,133 |
| 2010 | 893,606 | — | 422,792 | 47.3 | 470,814 | 183,055 | 226,027 | 61,732 | 61.1 | — | 31,619 | 14.0 | 194,408 | 33,829 | 160,579 | 82.6 | 18,745 | 150,500 | 73.9 | 53,066 |
| 2011 | 886,381 | — | 403,032 | 45.5 | 483,349 | 183,618 | 235,790 | 63,941 | 62.0 | — | 33,147 | 14.1 | 202,643 | 36,560 | 166,083 | 82.0 | 68,649 | 119,780 | 74.2 | 41,595 |
| 2012 | 878,999 | 12,286 | 383,995 | 44.3 | 482,718 | 193,757 | 225,179 | 63,782 | 59.9 | 37,819 | 24,532 | 13.1 | 162,828 | 34,276 | 128,552 | 78.9 | 158,433 | 25,419 | 75.0 | 8,482 |
| 2013 | 851,742 | 158,978 | 299,967 | 43.3 | 392,797 | 191,564 | 154,425 | 46,808 | 51.2 | 50,304 | 14,197 | 13.6 | 89,924 | 31,170 | 58,754 | 65.3 | 102,483 | 1,969 | 63.9 | 1,110 |
| DI claims involving concurrent SSI (title XVI) claims | | | | | | | | | | | | | | | | | | | | |
| 2002 | 662,457 | — | 181,693 | 27.4 | 480,764 | 237,071 | 193,849 | 49,844 | 50.7 | — | 24,365 | 12.6 | 169,484 | 43,174 | 126,310 | 74.5 | — | 113,275 | 64.3 | 62,879 |
| 2003 | 731,668 | — | 192,184 | 26.3 | 539,484 | 265,123 | 217,176 | 57,185 | 50.9 | — | 25,523 | 11.8 | 191,653 | 49,548 | 142,105 | 74.1 | — | 127,750 | 64.1 | 71,540 |
| 2004 | 795,839 | — | 204,796 | 25.7 | 591,043 | 298,858 | 229,236 | 62,949 | 49.4 | — | 25,559 | 11.1 | 203,677 | 53,023 | 150,654 | 74.0 | — | 137,158 | 64.2 | 76,445 |
| 2005 | 759,312 | — | 194,434 | 25.6 | 564,878 | 292,528 | 213,016 | 59,334 | 48.2 | — | 22,369 | 10.5 | 190,647 | 48,621 | 142,026 | 74.5 | — | 132,307 | 65.7 | 69,053 |
| 2006 | 758,757 | — | 187,787 | 24.7 | 570,970 | 295,572 | 212,650 | 62,748 | 48.2 | — | 21,828 | 10.3 | 190,822 | 46,962 | 143,860 | 75.4 | 582 | 131,543 | 63.8 | 74,483 |
| 2007 | 761,253 | — | 193,310 | 25.4 | 567,943 | 286,521 | 218,091 | 63,331 | 49.6 | — | 24,016 | 11.0 | 194,075 | 46,530 | 147,545 | 76.0 | 1,751 | 132,398 | 63.3 | 76,727 |
| 2008 | 807,733 | — | 214,164 | 26.5 | 593,569 | 286,606 | 241,346 | 65,617 | 51.7 | — | 26,290 | 10.9 | 215,056 | 53,017 | 162,039 | 75.3 | 3,918 | 137,164 | 61.3 | 86,574 |
| 2009 | 925,073 | — | 239,713 | 25.9 | 685,360 | 326,019 | 283,413 | 75,928 | 52.4 | — | 27,466 | 9.7 | 255,947 | 62,259 | 193,688 | 75.7 | 9,363 | 148,091 | 56.9 | 112,162 |
| 2010 | 946,844 | — | 229,130 | 24.2 | 717,714 | 333,687 | 303,973 | 80,054 | 53.5 | — | 25,586 | 8.4 | 278,387 | 64,915 | 213,472 | 76.7 | 33,500 | 142,290 | 54.7 | 117,736 |
| 2011 | 918,648 | — | 210,629 | 22.9 | 708,019 | 320,015 | 306,605 | 81,399 | 54.8 | — | 25,347 | 8.3 | 281,258 | 64,135 | 217,123 | 77.2 | 107,029 | 104,561 | 54.6 | 86,932 |
| 2012 | 876,123 | 11,952 | 194,980 | 22.6 | 669,191 | 311,845 | 280,365 | 76,981 | 53.4 | 41,457 | 18,352 | 7.7 | 220,556 | 55,082 | 165,474 | 75.0 | 211,346 | 16,840 | 54.1 | 14,269 |
| 2013 | 783,527 | 152,370 | 147,060 | 23.3 | 484,097 | 266,973 | 167,595 | 49,529 | 44.9 | 53,646 | 8,693 | 7.6 | 105,256 | 38,219 | 67,037 | 63.7 | 114,115 | 1,050 | 42.8 | 1,401 |
| Total claims | | | | | | | | | | | | | | | | | | | | |
| 2002 | 1,381,037 | — | 512,950 | 37.1 | 868,087 | 385,909 | 378,697 | 103,481 | 55.5 | — | 53,651 | 14.2 | 325,046 | 70,503 | 254,543 | 78.3 | — | 257,387 | 71.9 | 100,637 |
| 2003 | 1,459,826 | — | 521,002 | 35.7 | 938,824 | 417,031 | 410,041 | 111,752 | 55.6 | — | 53,997 | 13.2 | 356,044 | 78,256 | 277,788 | 78.0 | — | 278,835 | 71.6 | 110,705 |
| 2004 | 1,532,841 | — | 537,748 | 35.1 | 995,093 | 458,078 | 420,396 | 116,619 | 54.0 | — | 52,795 | 12.6 | 367,601 | 81,164 | 286,437 | 77.9 | — | 289,638 | 71.9 | 113,418 |
| 2005 | 1,444,489 | — | 506,968 | 35.1 | 937,521 | 443,880 | 385,413 | 108,228 | 52.7 | — | 47,033 | 12.2 | 338,380 | 73,928 | 264,452 | 78.2 | — | 271,027 | 72.7 | 101,653 |
| 2006 | 1,433,224 | — | 493,059 | 34.4 | 940,165 | 446,460 | 382,158 | 111,547 | 52.5 | — | 46,009 | 12.0 | 336,149 | 71,288 | 264,861 | 78.8 | 907 | 267,067 | 71.1 | 108,434 |
| 2007 | 1,436,335 | — | 509,782 | 35.5 | 926,553 | 430,498 | 386,051 | 110,004 | 53.5 | — | 51,841 | 13.4 | 334,210 | 70,006 | 264,204 | 79.1 | 2,728 | 261,879 | 70.5 | 109,601 |
| 2008 | 1,504,689 | — | 557,385 | 37.0 | 947,304 | 427,404 | 408,980 | 110,920 | 54.9 | — | 54,234 | 13.3 | 354,746 | 77,379 | 277,367 | 78.2 | 6,090 | 262,041 | 68.6 | 120,156 |
| 2009 | 1,755,075 | — | 650,813 | 37.1 | 1,104,262 | 491,805 | 481,422 | 131,035 | 55.5 | — | 58,271 | 12.1 | 423,151 | 91,853 | 331,298 | 78.3 | 14,355 | 289,683 | 64.7 | 158,295 |
| 2010 | 1,840,450 | — | 651,922 | 35.4 | 1,188,528 | 516,742 | 530,000 | 141,786 | 56.5 | — | 57,205 | 10.8 | 472,795 | 98,744 | 374,051 | 79.1 | 52,245 | 292,790 | 63.2 | 170,802 |
| 2011 | 1,805,029 | — | 613,661 | 34.0 | 1,191,368 | 503,633 | 542,395 | 145,340 | 57.7 | — | 58,494 | 10.8 | 483,901 | 100,695 | 383,206 | 79.2 | 175,678 | 224,341 | 63.6 | 128,527 |
| 2012 | 1,755,122 | 24,238 | 578,975 | 33.4 | 1,151,909 | 505,602 | 505,544 | 140,763 | 56.1 | 79,276 | 42,884 | 10.1 | 383,384 | 89,358 | 294,026 | 76.7 | 369,779 | 42,259 | 65.0 | 22,751 |
| 2013 | 1,635,269 | 311,348 | 447,027 | 33.8 | 876,895 | 458,538 | 322,020 | 96,337 | 47.7 | 103,950 | 22,890 | 10.5 | 195,180 | 69,389 | 125,791 | 64.4 | 216,598 | 3,019 | 54.6 | 2,511 |

[1] Claim data for 2002-2012 reflect results as of June 2013 (DDS) and July 2013 (ODAR). Claim data for 2013 are as of January 2014. Total claims for 2010-13 are subject to change. The number of allowances and denials are subject to change until all initial decisions have been completed and all appeals are final. Results do not include claims denied at Field Offices for technical reasons such as SGA or lack of insured status.

[2] Includes cases which skip the normal reconsideration process upon appeal and instead are reviewed via the Federal Reviewing Official as part of the Disability Service Improvement process. Implemented in the Boston Region, the DSI process was in effect from August 2006 through January 2008.

[3] Includes cases appealed to the Office of Disability Adjudication and Review as well as beyond ODAR to the Federal courts.

[4] Number of allowances as a percentage of determinations (allowances plus denials) at this level.

[5] Cases appealed directly to ODAR under prototype model—currently being conducted in 10 states—which eliminates reconsideration step in disability determination process.

[6] Number of appeals as a percentage of denials at this level. For years where decisions are still pending, the preliminary percentage shown could change substantially as all claims are processed.

[7] Number of persons appealing beyond the reconsideration level.

[8] Includes cases remanded to ODAR from the Federal courts.

[9] Number of allowances as a percentage of decisions at this level. For years where decisions are still pending, the preliminary allowance percentage shown will decline as all cases are processed. This is due to longer average processing times for denials as compared to allowances.

[10] Includes claims where the final administrative action was a dismissal of an appeal request (examples include not filing in a timely fashion, or failing to appear at a scheduled hearing). Cases may be further appealed.

## Table 2A.—Disabled Worker Benefits Awarded: Percentage Distribution, by Impairment Category

(1992-2013 Social Security DI disability experience)

| Impairment category[1] | Year of Award | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 | 1993 | 1992 |
| | Male | | | | | | | | | | | | | | | | | | | | | |
| Musculoskeletal[2] | 34.0% | 33.6% | 32.2% | 30.7% | 29.2% | 28.0% | 27.1% | 26.2% | 25.8% | 25.5% | 24.7% | 23.8% | 22.9% | 22.9% | 22.6% | 22.4% | 22.2% | 21.6% | 20.7% | 12.6% | 13.9% | 14.2% |
| Mental disorders[3] | 15.6 | 16.7 | 17.7 | 19.8 | 20.8 | 21.0 | 20.8 | 21.1 | 22.2 | 22.6 | 22.9 | 23.0 | 23.0 | 21.4 | 20.5 | 19.8 | 18.8 | 19.5 | 21.7 | 23.0 | 24.7 | 24.4 |
| Circulatory[4] | 13.8 | 13.4 | 13.4 | 13.0 | 13.1 | 13.4 | 13.8 | 13.7 | 13.9 | 14.1 | 14.4 | 14.6 | 15.4 | 15.4 | 15.3 | 15.9 | 16.4 | 15.6 | 15.6 | 16.4 | 16.5 | 16.6 |
| Neoplastic[5] | 9.5 | 9.1 | 8.7 | 8.6 | 8.9 | 9.4 | 9.7 | 10.0 | 9.9 | 9.2 | 9.1 | 9.5 | 9.6 | 10.5 | 10.3 | 10.1 | 10.1 | 9.6 | 9.3 | 13.1 | 11.7 | 11.2 |
| Nervous system[6] | 7.8 | 7.6 | 7.8 | 7.8 | 7.9 | 7.8 | 7.8 | 7.8 | 7.7 | 7.9 | 8.2 | 8.1 | 8.1 | 7.8 | 7.5 | 7.3 | 7.1 | 6.7 | 6.5 | 7.1 | 6.5 | 6.7 |
| Injuries | 4.1 | 4.3 | 4.5 | 4.7 | 4.8 | 4.9 | 4.9 | 4.9 | 4.6 | 4.7 | 4.6 | 4.9 | 5.0 | 5.1 | 5.2 | 5.2 | 5.4 | 5.3 | 5.0 | 4.2 | 4.3 | 4.5 |
| Respiratory[7] | 3.8 | 3.7 | 3.9 | 3.8 | 3.8 | 3.8 | 3.9 | 3.9 | 4.0 | 4.0 | 4.1 | 4.0 | 4.1 | 4.3 | 4.3 | 4.4 | 4.4 | 4.3 | 4.3 | 4.6 | 4.1 | 4.1 |
| Nutritional/metabolic[8] | 3.2 | 3.3 | 3.4 | 3.5 | 3.5 | 3.4 | 3.4 | 3.4 | 3.3 | 3.1 | 3.1 | 3.3 | 3.0 | 2.9 | 4.6 | 4.6 | 4.4 | 4.1 | 3.7 | 3.4 | 3.3 | 3.1 |
| Infectious/parasitic[9] | 1.2 | 1.2 | 1.2 | 1.3 | 1.4 | 1.4 | 1.5 | 1.7 | 1.7 | 1.8 | 1.9 | 2.0 | 2.3 | 2.5 | 2.7 | 2.9 | 3.7 | 5.4 | 6.3 | 8.2 | 8.3 | 8.7 |
| Other[10] | 7.1 | 7.1 | 7.2 | 6.9 | 6.6 | 6.9 | 7.2 | 7.3 | 7.0 | 7.1 | 6.8 | 6.7 | 6.6 | 7.2 | 7.0 | 7.4 | 7.5 | 7.9 | 6.9 | 7.4 | 6.7 | 6.5 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| | Female | | | | | | | | | | | | | | | | | | | | | |
| Musculoskeletal[2] | 38.1 | 37.4 | 35.8 | 34.5 | 33.5 | 32.3 | 31.3 | 30.5 | 29.8 | 29.0 | 28.2 | 27.2 | 26.7 | 26.8 | 25.0 | 24.6 | 24.3 | 24.6 | 23.7 | 14.6 | 16.4 | 16.9 |
| Mental disorders[3] | 18.2 | 19.5 | 21.0 | 23.0 | 24.0 | 24.7 | 25.1 | 25.5 | 26.5 | 27.5 | 28.2 | 28.3 | 28.0 | 26.0 | 24.8 | 23.9 | 23.6 | 23.3 | 24.6 | 27.6 | 28.5 | 28.1 |
| Neoplastic[5] | 10.6 | 10.0 | 9.7 | 9.5 | 9.8 | 10.0 | 10.5 | 10.6 | 10.4 | 9.8 | 9.7 | 10.1 | 10.4 | 11.5 | 11.0 | 11.0 | 11.2 | 10.9 | 11.0 | 15.8 | 14.2 | 13.7 |
| Nervous system[6] | 8.6 | 8.5 | 8.6 | 8.6 | 8.6 | 8.6 | 8.4 | 8.6 | 8.6 | 8.8 | 8.9 | 8.8 | 9.0 | 9.0 | 8.7 | 8.5 | 8.5 | 8.3 | 8.2 | 8.5 | 8.3 | 8.5 |
| Circulatory[4] | 7.5 | 7.3 | 7.3 | 7.0 | 7.1 | 7.2 | 7.3 | 7.3 | 7.4 | 7.5 | 7.8 | 7.9 | 8.1 | 8.3 | 8.2 | 8.7 | 8.8 | 9.0 | 9.0 | 9.5 | 9.6 | 9.8 |
| Respiratory[7] | 4.3 | 4.2 | 4.3 | 4.2 | 4.1 | 4.1 | 4.2 | 4.2 | 4.3 | 4.4 | 4.4 | 4.2 | 4.3 | 4.5 | 4.4 | 4.6 | 4.6 | 4.6 | 4.6 | 5.3 | 4.6 | 4.5 |
| Nutritional/metabolic[8] | 3.3 | 3.4 | 3.4 | 3.5 | 3.5 | 3.5 | 3.4 | 3.5 | 3.3 | 3.2 | 3.1 | 3.9 | 3.3 | 3.2 | 7.6 | 7.7 | 7.5 | 7.2 | 7.1 | 7.5 | 7.4 | 7.4 |
| Injuries | 2.4 | 2.6 | 2.7 | 2.9 | 2.9 | 2.9 | 2.8 | 2.8 | 2.8 | 2.8 | 2.8 | 3.1 | 3.1 | 3.0 | 3.0 | 3.1 | 3.2 | 3.3 | 3.2 | 2.5 | 2.6 | 2.9 |
| Infectious/parasitic[9] | 0.7 | 0.7 | 0.7 | 0.8 | 0.8 | 0.8 | 0.8 | 0.8 | 0.8 | 0.9 | 0.9 | 0.9 | 1.0 | 1.0 | 1.0 | 1.1 | 1.2 | 1.5 | 1.6 | 1.8 | 1.8 | 1.9 |
| Other[10] | 6.3 | 6.4 | 6.5 | 6.1 | 5.7 | 5.9 | 6.1 | 6.2 | 6.1 | 6.1 | 6.0 | 5.6 | 6.1 | 6.7 | 6.3 | 6.8 | 7.1 | 7.3 | 7.0 | 6.9 | 6.6 | 6.3 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| | Total | | | | | | | | | | | | | | | | | | | | | |
| Musculoskeletal[2] | 35.9 | 35.4 | 33.8 | 32.5 | 31.2 | 30.0 | 29.0 | 28.2 | 27.6 | 27.1 | 26.3 | 25.4 | 24.7 | 24.7 | 23.7 | 23.4 | 23.1 | 22.9 | 22.0 | 13.4 | 14.8 | 15.2 |
| Mental disorders[3] | 16.8 | 18.0 | 19.2 | 21.3 | 22.3 | 22.8 | 22.8 | 23.2 | 24.2 | 24.9 | 25.4 | 25.4 | 25.5 | 23.5 | 22.5 | 21.7 | 21.0 | 21.2 | 23.0 | 24.8 | 26.1 | 25.8 |
| Circulatory[4] | 10.8 | 10.6 | 10.6 | 10.2 | 10.3 | 10.5 | 10.8 | 10.7 | 10.9 | 11.0 | 11.4 | 11.5 | 11.9 | 12.2 | 12.1 | 12.6 | 13.1 | 12.9 | 12.9 | 13.7 | 14.0 | 14.1 |
| Neoplastic[5] | 10.0 | 9.5 | 9.2 | 9.0 | 9.3 | 9.6 | 10.1 | 10.3 | 10.1 | 9.5 | 9.4 | 9.8 | 10.0 | 10.9 | 10.6 | 10.5 | 10.6 | 10.1 | 10.0 | 14.1 | 12.6 | 12.1 |
| Nervous system[6] | 8.2 | 8.0 | 8.2 | 8.2 | 8.2 | 8.1 | 8.1 | 8.2 | 8.1 | 8.3 | 8.5 | 8.4 | 8.5 | 8.4 | 8.0 | 7.8 | 7.8 | 7.4 | 7.2 | 7.6 | 7.2 | 7.4 |
| Respiratory[7] | 4.0 | 4.0 | 4.1 | 4.0 | 3.9 | 3.9 | 4.0 | 4.1 | 4.1 | 4.2 | 4.2 | 4.1 | 4.2 | 4.4 | 4.3 | 4.5 | 4.5 | 4.5 | 4.5 | 4.9 | 4.3 | 4.3 |
| Injuries | 3.3 | 3.5 | 3.7 | 3.8 | 4.0 | 4.0 | 3.9 | 3.9 | 3.8 | 3.8 | 3.8 | 4.1 | 4.1 | 4.2 | 4.2 | 4.3 | 4.4 | 4.4 | 4.3 | 3.6 | 3.7 | 3.9 |
| Nutritional/metabolic[8] | 3.2 | 3.3 | 3.4 | 3.5 | 3.5 | 3.4 | 3.4 | 3.4 | 3.3 | 3.1 | 3.1 | 3.6 | 3.1 | 3.0 | 6.0 | 6.0 | 5.8 | 5.4 | 5.2 | 5.0 | 4.9 | 4.7 |
| Infectious/parasitic[9] | 0.9 | 0.9 | 1.0 | 1.0 | 1.1 | 1.1 | 1.2 | 1.3 | 1.3 | 1.4 | 1.4 | 1.5 | 1.7 | 1.8 | 1.9 | 2.1 | 2.6 | 3.7 | 4.3 | 5.7 | 5.9 | 6.2 |
| Other[10] | 6.7 | 6.8 | 6.9 | 6.5 | 6.2 | 6.4 | 6.7 | 6.8 | 6.6 | 6.6 | 6.5 | 6.2 | 6.3 | 6.9 | 6.7 | 7.1 | 7.1 | 7.5 | 6.6 | 7.2 | 6.5 | 6.3 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

[1] Ranked by average percentage over the 5-year period 2009-13.
[2] Includes arthritis, amputation, back and bone disorders.
[3] Includes schizophrenia, paranoia, mental retardation, and personality disorders.
[4] Includes heart disease, hypertension, and aneurysm.
[5] Includes malignant growths.
[6] Includes epilepsy, Parkinson's disease, cerebral palsy, and multiple sclerosis.
[7] Includes asthma, tuberculosis, and cystic fibrosis.
[8] Includes diabetes and disorders of the thyroid, pituitary, and adrenal glands. (Effective October 1999, the Listing of Impairments was changed to eliminate awards based solely on obesity.)
[9] Includes impairments related to HIV.
[10] Includes congenital anomalies, blood, digestive, genitourinary, and skin disorders, “other” and unknown categories.

Note: Totals may not equal sum of rounded components.

Source: *Annual Statistical Supplement to the Social Security Bulletin* (1992-2002); *Annual Statistical Report on the Social Security Disability Insurance Program* (2003-13).

## Table 2B.—Disabled Worker Benefits In Current-Payment Status: Percentage Distribution, by Impairment Category

(1992-2013 Social Security DI disability experience)

| Impairment category[1] | End of Year | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 | 1993 | 1992 |
| | Male | | | | | | | | | | | | | | | | | | | | | |
| Mental disorders[3] | 30.4% | 30.8% | 31.3% | 31.9% | 32.2% | 32.4% | 32.5% | 32.6% | 32.7% | 32.8% | 32.8% | 32.8% | 32.4% | 31.6% | 30.8% | 30.5% | 30.0% | 30.7% | 30.4% | 30.0% | 29.5% | 28.7% |
| Musculoskeletal[2] | 29.2 | 28.4 | 27.6 | 26.8 | 26.1 | 25.6 | 25.0 | 24.6 | 24.1 | 23.6 | 23.1 | 22.7 | 22.2 | 21.8 | 21.3 | 20.9 | 21.2 | 20.5 | 19.9 | 19.3 | 18.9 | 18.3 |
| Circulatory[4] | 10.5 | 10.6 | 10.7 | 10.8 | 11.0 | 11.3 | 11.5 | 11.7 | 11.8 | 12.0 | 12.2 | 12.4 | 12.6 | 12.8 | 13.1 | 13.4 | 14.1 | 14.3 | 14.6 | 15.2 | 15.7 | 16.4 |
| Nervous system[6] | 8.6 | 8.7 | 8.7 | 8.7 | 8.7 | 8.8 | 8.8 | 8.8 | 8.8 | 8.9 | 8.9 | 8.9 | 8.8 | 8.7 | 8.7 | 8.6 | 8.9 | 8.9 | 9.0 | 9.0 | 9.1 | 9.2 |
| Injuries | 5.2 | 5.3 | 5.4 | 5.4 | 5.5 | 5.5 | 5.5 | 5.6 | 5.6 | 5.6 | 5.7 | 5.8 | 5.9 | 5.8 | 5.9 | 6.0 | 6.9 | 6.9 | 7.1 | 7.3 | 7.5 | 7.7 |
| Nutritional/metabolic[8] | 3.0 | 3.1 | 3.1 | 3.1 | 3.1 | 3.1 | 3.1 | 3.1 | 3.1 | 3.1 | 3.2 | 3.2 | 3.3 | 3.5 | 3.6 | 3.5 | 3.6 | 3.3 | 3.2 | 3.0 | 2.8 | 2.7 |
| Neoplastic[5] | 2.8 | 2.8 | 2.8 | 2.8 | 2.8 | 2.7 | 2.6 | 2.6 | 2.5 | 2.5 | 2.4 | 2.4 | 2.4 | 2.4 | 2.3 | 2.4 | 2.5 | 2.5 | 2.7 | 2.6 | 2.7 | 2.7 |
| Respiratory[7] | 2.6 | 2.6 | 2.7 | 2.7 | 2.7 | 2.7 | 2.8 | 2.8 | 2.9 | 2.9 | 2.9 | 3.0 | 3.0 | 3.1 | 3.1 | 3.2 | 3.3 | 3.3 | 3.5 | 3.5 | 3.6 | 3.8 |
| Infectious/parasitic[9] | 1.9 | 2.0 | 2.0 | 2.0 | 2.1 | 2.2 | 2.2 | 2.3 | 2.3 | 2.4 | 2.5 | 2.5 | 2.6 | 2.6 | 2.6 | 2.7 | 2.7 | 2.6 | 2.6 | 2.8 | 2.6 | 2.5 |
| Other[10] | 5.7 | 5.7 | 5.7 | 5.7 | 5.8 | 5.8 | 5.9 | 6.0 | 6.1 | 6.2 | 6.3 | 6.4 | 6.8 | 7.7 | 8.4 | 8.9 | 6.8 | 6.9 | 7.1 | 7.3 | 7.5 | 8.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| | Female | | | | | | | | | | | | | | | | | | | | | |
| Mental disorders[3] | 32.4 | 32.8 | 33.3 | 33.8 | 34.1 | 34.2 | 34.4 | 34.4 | 34.4 | 34.4 | 34.2 | 34.0 | 33.5 | 32.8 | 32.1 | 31.8 | 31.2 | 31.1 | 30.9 | 30.6 | 30.1 | 29.0 |
| Musculoskeletal[2] | 32.0 | 31.4 | 30.6 | 29.8 | 29.2 | 28.6 | 28.0 | 27.5 | 26.9 | 26.4 | 25.9 | 25.4 | 24.8 | 24.6 | 23.5 | 23.1 | 23.3 | 23.0 | 22.4 | 22.3 | 21.6 | 21.3 |
| Nervous system[6] | 10.1 | 10.1 | 10.1 | 10.1 | 10.2 | 10.3 | 10.3 | 10.4 | 10.4 | 10.5 | 10.6 | 10.6 | 10.6 | 10.5 | 10.4 | 10.4 | 10.7 | 10.6 | 10.6 | 10.9 | 11.3 | 11.5 |
| Circulatory[4] | 6.0 | 6.1 | 6.1 | 6.2 | 6.3 | 6.4 | 6.6 | 6.7 | 6.8 | 6.9 | 7.1 | 7.3 | 7.4 | 7.6 | 7.8 | 8.1 | 8.8 | 9.2 | 9.6 | 10.0 | 10.5 | 11.2 |
| Nutritional/metabolic[8] | 3.6 | 3.8 | 3.9 | 4.0 | 4.1 | 4.3 | 4.4 | 4.6 | 4.8 | 5.0 | 5.3 | 5.6 | 6.1 | 6.6 | 7.2 | 7.0 | 6.7 | 6.4 | 6.2 | 5.8 | 5.7 | 5.2 |
| Neoplastic[5] | 3.4 | 3.4 | 3.4 | 3.4 | 3.4 | 3.3 | 3.3 | 3.2 | 3.2 | 3.2 | 3.1 | 3.1 | 3.1 | 3.2 | 3.2 | 3.2 | 3.6 | 3.3 | 3.4 | 3.5 | 3.7 | 4.0 |
| Respiratory[7] | 3.1 | 3.2 | 3.2 | 3.2 | 3.2 | 3.3 | 3.3 | 3.4 | 3.4 | 3.4 | 3.5 | 3.5 | 3.5 | 3.6 | 3.6 | 3.7 | 3.8 | 4.1 | 4.0 | 4.1 | 4.1 | 4.3 |
| Injuries | 2.8 | 2.8 | 2.8 | 2.8 | 2.9 | 2.8 | 2.8 | 2.8 | 2.9 | 2.9 | 2.9 | 2.9 | 3.0 | 3.0 | 3.0 | 3.1 | 3.5 | 3.7 | 3.7 | 3.7 | 3.8 | 3.8 |
| Infectious/parasitic[9] | 0.8 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.1 | 1.1 | 1.2 | 1.1 | 1.2 | 1.1 | 1.1 | 1.1 |
| Other[10] | 5.7 | 5.7 | 5.7 | 5.7 | 5.8 | 5.9 | 6.0 | 6.1 | 6.2 | 6.3 | 6.5 | 6.6 | 6.9 | 7.5 | 8.0 | 8.4 | 7.3 | 7.5 | 7.9 | 8.0 | 8.2 | 8.6 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| | Total | | | | | | | | | | | | | | | | | | | | | |
| Mental disorders[3] | 31.4 | 31.8 | 32.3 | 32.8 | 33.1 | 33.3 | 33.4 | 33.4 | 33.5 | 33.5 | 33.4 | 33.3 | 32.9 | 32.1 | 31.4 | 31.1 | 30.5 | 30.9 | 30.6 | 30.2 | 29.7 | 28.8 |
| Musculoskeletal[2] | 30.5 | 29.8 | 29.0 | 28.2 | 27.6 | 27.0 | 26.4 | 25.9 | 25.4 | 24.9 | 24.4 | 23.9 | 23.4 | 22.9 | 22.3 | 21.8 | 22.1 | 21.5 | 20.9 | 20.4 | 19.9 | 19.4 |
| Nervous system[6] | 9.3 | 9.3 | 9.4 | 9.4 | 9.4 | 9.5 | 9.5 | 9.5 | 9.6 | 9.6 | 9.6 | 9.6 | 9.6 | 9.5 | 9.4 | 9.4 | 9.6 | 9.6 | 9.6 | 9.7 | 9.9 | 10.0 |
| Circulatory[4] | 8.3 | 8.4 | 8.5 | 8.6 | 8.8 | 9.0 | 9.2 | 9.3 | 9.5 | 9.7 | 9.9 | 10.1 | 10.3 | 10.6 | 10.8 | 11.2 | 11.9 | 12.2 | 12.7 | 13.2 | 13.8 | 14.5 |
| Injuries | 4.0 | 4.1 | 4.2 | 4.2 | 4.2 | 4.2 | 4.3 | 4.3 | 4.3 | 4.4 | 4.4 | 4.5 | 4.6 | 4.6 | 4.7 | 4.8 | 5.5 | 5.6 | 5.8 | 6.0 | 6.1 | 6.3 |
| Nutritional/metabolic[8] | 3.3 | 3.4 | 3.5 | 3.5 | 3.6 | 3.6 | 3.7 | 3.8 | 3.9 | 4.0 | 4.1 | 4.3 | 4.5 | 4.8 | 5.2 | 5.0 | 4.8 | 4.5 | 4.3 | 4.0 | 3.9 | 3.6 |
| Neoplastic[5] | 3.1 | 3.1 | 3.1 | 3.1 | 3.1 | 3.0 | 2.9 | 2.9 | 2.8 | 2.8 | 2.7 | 2.7 | 2.7 | 2.7 | 2.7 | 2.7 | 2.9 | 2.8 | 2.9 | 2.9 | 3.1 | 3.2 |
| Respiratory[7] | 2.9 | 2.9 | 2.9 | 2.9 | 2.9 | 3.0 | 3.0 | 3.1 | 3.1 | 3.1 | 3.2 | 3.2 | 3.2 | 3.3 | 3.3 | 3.4 | 3.5 | 3.6 | 3.7 | 3.8 | 3.8 | 3.9 |
| Infectious/parasitic[9] | 1.4 | 1.4 | 1.5 | 1.5 | 1.5 | 1.6 | 1.6 | 1.7 | 1.7 | 1.8 | 1.8 | 1.9 | 1.9 | 1.9 | 2.0 | 2.0 | 2.1 | 2.0 | 2.0 | 2.2 | 2.1 | 2.0 |
| Other[10] | 5.7 | 5.7 | 5.7 | 5.7 | 5.8 | 5.8 | 6.0 | 6.0 | 6.1 | 6.3 | 6.4 | 6.5 | 6.8 | 7.6 | 8.2 | 8.7 | 7.0 | 7.2 | 7.4 | 7.6 | 7.8 | 8.2 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

[1] Ranked by average percentage over the 5-year period 2009-13.
[2] Includes arthritis, amputation, back and bone disorders.
[3] Includes schizophrenia, paranoia, mental retardation, and personality disorders.
[4] Includes heart disease, hypertension, and aneurysm.
[5] Includes malignant growths.
[6] Includes epilepsy, Parkinson's disease, cerebral palsy, and multiple sclerosis.
[7] Includes asthma, tuberculosis, and cystic fibrosis.
[8] Includes diabetes and disorders of the thyroid, pituitary, and adrenal glands. (Effective October 1999, the Listing of Impairments was changed to eliminate awards based solely on obesity).
[9] Includes impairments related to HIV.
[10] Includes congenital anomalies, blood, digestive, genitourinary, and skin disorders, “other” and unknown categories.
Note: Totals may not equal sum of rounded components.
Source: *Annual Statistical Supplement to the Social Security Bulletin* (1992-2002); *Annual Statistical Report on the Social Security Disability Insurance Program* (2003-13).

## Table 3.—Disabled Worker Benefits Awarded

(By age and year of award, 1991-2014 Social Security DI disability experience)

| Year | 15-19 | 20-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65 or older | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Male | | | | | | |
| 1991 | 857 | 9,588 | 19,095 | 27,436 | 32,203 | 35,344 | 36,122 | 45,289 | 65,366 | 68,354 | 3,785 | 343,439 |
| 1992 | 857 | 12,045 | 23,156 | 33,911 | 40,369 | 42,147 | 43,984 | 53,276 | 73,522 | 75,197 | 4,223 | 402,687 |
| 1993 | 817 | 10,784 | 21,379 | 33,526 | 39,831 | 43,093 | 44,953 | 54,286 | 71,538 | 70,299 | 3,912 | 394,418 |
| 1994 | 655 | 9,218 | 18,416 | 30,679 | 38,478 | 41,098 | 44,692 | 54,205 | 71,254 | 68,905 | 3,842 | 381,442 |
| 1995 | 633 | 8,054 | 16,291 | 27,743 | 36,740 | 41,264 | 46,018 | 54,802 | 73,295 | 69,937 | 3,749 | 378,526 |
| 1996 | 642 | 7,200 | 14,402 | 23,957 | 33,524 | 38,832 | 44,427 | 54,546 | 69,722 | 64,870 | 3,349 | 355,471 |
| 1997 | 605 | 6,890 | 12,164 | 19,115 | 27,867 | 34,676 | 39,802 | 52,742 | 68,569 | 61,255 | 3,143 | 326,828 |
| 1998 | 628 | 7,110 | 11,876 | 17,965 | 27,304 | 35,774 | 41,745 | 55,569 | 70,654 | 61,333 | 3,074 | 333,032 |
| 1999 | 684 | 7,833 | 11,901 | 16,884 | 27,159 | 36,235 | 42,842 | 57,155 | 71,341 | 62,267 | 3,232 | 337,533 |
| 2000 | 733 | 9,065 | 12,136 | 16,198 | 25,966 | 35,509 | 42,335 | 58,396 | 72,226 | 63,034 | 3,186 | 338,784 |
| 2001 | 941 | 11,770 | 14,653 | 18,472 | 27,587 | 38,340 | 46,185 | 63,976 | 80,621 | 68,680 | 3,130 | 374,355 |
| 2002 | 1,003 | 13,991 | 15,276 | 18,926 | 28,272 | 40,624 | 50,522 | 68,588 | 90,078 | 75,908 | 3,148 | 406,336 |
| 2003 | 869 | 11,974 | 15,176 | 19,438 | 28,411 | 41,869 | 52,936 | 72,030 | 95,297 | 79,744 | 3,854 | 421,598 |
| 2004 | 697 | 11,390 | 15,391 | 19,335 | 27,236 | 41,334 | 53,692 | 73,375 | 99,501 | 81,882 | 4,839 | 428,672 |
| 2005 | 581 | 11,210 | 15,714 | 18,995 | 27,549 | 42,122 | 56,479 | 77,337 | 104,099 | 83,573 | 6,650 | 444,309 |
| 2006 | 505 | 10,399 | 14,952 | 17,334 | 25,818 | 38,673 | 54,660 | 76,301 | 99,277 | 82,129 | 7,199 | 427,247 |
| 2007 | 539 | 10,954 | 15,217 | 16,913 | 24,751 | 37,198 | 53,729 | 78,030 | 100,632 | 88,531 | 9,440 | 435,934 |
| 2008 | 607 | 12,217 | 17,791 | 18,629 | 25,916 | 38,101 | 57,037 | 85,868 | 109,212 | 96,866 | 11,652 | 473,896 |
| 2009 | 655 | 13,952 | 19,751 | 21,272 | 28,627 | 41,666 | 62,911 | 97,503 | 123,736 | 108,320 | 12,070 | 530,463 |
| 2010 | 528 | 13,880 | 20,699 | 22,936 | 29,274 | 43,603 | 65,937 | 106,870 | 135,864 | 115,767 | 13,051 | 568,409 |
| 2011 | 322 | 11,005 | 18,468 | 21,502 | 26,211 | 39,572 | 58,877 | 102,661 | 138,505 | 118,643 | 14,382 | 550,148 |
| 2012 | 210 | 9,030 | 16,475 | 20,565 | 24,422 | 36,704 | 54,641 | 97,518 | 134,601 | 114,069 | 15,288 | 523,523 |
| 2013 | 162 | 7,998 | 14,001 | 17,846 | 21,017 | 30,595 | 45,016 | 84,915 | 125,083 | 108,208 | 14,447 | 469,288 |
| 2014 | 181 | 7,568 | 12,853 | 15,979 | 18,991 | 26,139 | 37,896 | 74,782 | 117,416 | 103,602 | 13,395 | 428,802 |
| | | | | | | Female | | | | | | |
| 1991 | 402 | 4,945 | 9,447 | 14,029 | 17,661 | 21,518 | 24,118 | 30,257 | 38,999 | 34,125 | 1,854 | 197,355 |
| 1992 | 513 | 6,596 | 12,270 | 17,546 | 22,337 | 26,688 | 30,044 | 36,909 | 44,531 | 39,839 | 2,129 | 239,402 |
| 1993 | 433 | 6,104 | 11,985 | 17,844 | 23,464 | 27,377 | 32,115 | 38,270 | 45,336 | 37,936 | 2,106 | 242,970 |
| 1994 | 395 | 5,343 | 10,991 | 17,808 | 23,778 | 28,594 | 33,738 | 41,068 | 47,772 | 38,992 | 1,952 | 250,431 |
| 1995 | 414 | 4,886 | 10,472 | 17,690 | 25,094 | 30,618 | 36,844 | 44,563 | 52,577 | 41,755 | 2,206 | 267,119 |
| 1996 | 381 | 4,449 | 9,802 | 16,688 | 25,087 | 31,620 | 38,310 | 47,032 | 53,027 | 40,317 | 2,070 | 268,783 |
| 1997 | 391 | 4,364 | 8,980 | 14,957 | 23,429 | 30,874 | 36,740 | 47,343 | 52,852 | 38,939 | 2,003 | 260,872 |
| 1998 | 366 | 4,816 | 9,315 | 14,930 | 24,175 | 32,453 | 39,440 | 50,954 | 56,550 | 40,434 | 1,917 | 275,350 |
| 1999 | 396 | 5,468 | 9,842 | 14,291 | 24,177 | 33,416 | 40,730 | 51,732 | 58,681 | 42,261 | 2,032 | 283,026 |
| 2000 | 482 | 6,353 | 10,097 | 14,372 | 23,460 | 32,625 | 39,366 | 52,554 | 58,487 | 42,868 | 1,868 | 282,532 |
| 2001 | 621 | 8,104 | 12,454 | 16,735 | 25,578 | 35,794 | 43,769 | 57,677 | 65,956 | 47,438 | 2,022 | 316,148 |
| 2002 | 605 | 9,554 | 13,511 | 17,684 | 26,551 | 38,800 | 48,249 | 61,624 | 72,010 | 52,899 | 2,180 | 343,667 |
| 2003 | 555 | 8,659 | 13,431 | 18,668 | 26,591 | 39,524 | 49,768 | 63,708 | 76,329 | 56,053 | 2,576 | 355,862 |
| 2004 | 481 | 8,315 | 13,766 | 18,835 | 25,906 | 39,476 | 50,831 | 66,473 | 80,498 | 59,221 | 3,301 | 367,103 |
| 2005 | 389 | 7,771 | 14,081 | 18,718 | 26,714 | 40,416 | 53,320 | 71,368 | 86,081 | 62,096 | 4,420 | 385,374 |
| 2006 | 360 | 7,094 | 13,186 | 17,118 | 25,254 | 37,855 | 52,709 | 71,497 | 83,915 | 62,529 | 5,042 | 376,559 |
| 2007 | 370 | 7,306 | 12,933 | 16,612 | 24,894 | 36,511 | 52,299 | 72,838 | 84,871 | 67,502 | 6,394 | 382,530 |
| 2008 | 390 | 8,200 | 14,534 | 18,199 | 26,576 | 37,976 | 55,880 | 80,885 | 92,289 | 73,617 | 7,948 | 416,494 |
| 2009 | 445 | 9,429 | 16,035 | 20,698 | 28,757 | 39,982 | 61,211 | 89,715 | 102,619 | 80,341 | 7,868 | 457,100 |
| 2010 | 371 | 9,447 | 16,732 | 21,982 | 29,527 | 41,430 | 62,128 | 95,974 | 109,755 | 84,844 | 8,667 | 480,857 |
| 2011 | 204 | 7,514 | 15,216 | 20,592 | 26,342 | 38,780 | 55,961 | 93,187 | 113,817 | 87,792 | 9,588 | 468,993 |
| 2012 | 160 | 6,134 | 13,445 | 19,727 | 25,109 | 37,183 | 53,090 | 91,315 | 115,154 | 88,118 | 10,688 | 460,123 |
| 2013 | 129 | 5,331 | 11,313 | 17,059 | 21,982 | 31,657 | 44,848 | 81,800 | 109,421 | 85,437 | 9,805 | 418,782 |
| 2014 | 111 | 5,001 | 10,174 | 15,070 | 19,889 | 27,604 | 38,582 | 73,070 | 102,488 | 80,769 | 9,413 | 382,171 |
| | | | | | | Total | | | | | | |
| 1991 | 1,259 | 14,533 | 28,542 | 41,465 | 49,864 | 56,862 | 60,240 | 75,546 | 104,365 | 102,479 | 5,639 | 540,794 |
| 1992 | 1,370 | 18,641 | 35,426 | 51,457 | 62,706 | 68,835 | 74,028 | 90,185 | 118,053 | 115,036 | 6,352 | 642,089 |
| 1993 | 1,250 | 16,888 | 33,364 | 51,370 | 63,295 | 70,470 | 77,068 | 92,556 | 116,874 | 108,235 | 6,018 | 637,388 |
| 1994 | 1,050 | 14,561 | 29,407 | 48,487 | 62,256 | 69,692 | 78,430 | 95,273 | 119,026 | 107,897 | 5,794 | 631,873 |
| 1995 | 1,047 | 12,940 | 26,763 | 45,433 | 61,834 | 71,882 | 82,862 | 99,365 | 125,872 | 111,692 | 5,955 | 645,645 |
| 1996 | 1,023 | 11,649 | 24,204 | 40,645 | 58,611 | 70,452 | 82,737 | 101,578 | 122,749 | 105,187 | 5,419 | 624,254 |
| 1997 | 996 | 11,254 | 21,144 | 34,072 | 51,296 | 65,550 | 76,542 | 100,085 | 121,421 | 100,194 | 5,146 | 587,700 |
| 1998 | 994 | 11,926 | 21,191 | 32,895 | 51,479 | 68,227 | 81,185 | 106,523 | 127,204 | 101,767 | 4,991 | 608,382 |
| 1999 | 1,080 | 13,301 | 21,743 | 31,175 | 51,336 | 69,651 | 83,572 | 108,887 | 130,022 | 104,528 | 5,264 | 620,559 |
| 2000 | 1,215 | 15,418 | 22,233 | 30,570 | 49,426 | 68,134 | 81,701 | 110,950 | 130,713 | 105,902 | 5,054 | 621,316 |
| 2001 | 1,562 | 19,874 | 27,107 | 35,207 | 53,165 | 74,134 | 89,954 | 121,653 | 146,577 | 116,118 | 5,152 | 690,503 |
| 2002 | 1,608 | 23,545 | 28,787 | 36,610 | 54,823 | 79,424 | 98,771 | 130,212 | 162,088 | 128,807 | 5,328 | 750,003 |
| 2003 | 1,424 | 20,633 | 28,607 | 38,106 | 55,002 | 81,393 | 102,704 | 135,738 | 171,626 | 135,797 | 6,430 | 777,460 |
| 2004 | 1,178 | 19,705 | 29,157 | 38,170 | 53,142 | 80,810 | 104,523 | 139,848 | 179,999 | 141,103 | 8,140 | 795,775 |
| 2005 | 970 | 18,981 | 29,795 | 37,713 | 54,263 | 82,538 | 109,799 | 148,705 | 190,180 | 145,669 | 11,070 | 829,683 |
| 2006 | 865 | 17,493 | 28,138 | 34,452 | 51,072 | 76,528 | 107,369 | 147,798 | 183,192 | 144,658 | 12,241 | 803,806 |
| 2007 | 909 | 18,260 | 28,150 | 33,525 | 49,645 | 73,709 | 106,028 | 150,868 | 185,503 | 156,033 | 15,834 | 818,464 |
| 2008 | 997 | 20,417 | 32,325 | 36,828 | 52,492 | 76,077 | 112,917 | 166,753 | 201,501 | 170,483 | 19,600 | 890,390 |
| 2009 | 1,100 | 23,381 | 35,786 | 41,970 | 57,384 | 81,648 | 124,122 | 187,218 | 226,355 | 188,661 | 19,938 | 987,563 |
| 2010 | 899 | 23,327 | 37,431 | 44,918 | 58,801 | 85,033 | 128,065 | 202,844 | 245,619 | 200,611 | 21,718 | 1,049,266 |
| 2011 | 526 | 18,519 | 33,684 | 42,094 | 52,553 | 78,352 | 114,838 | 195,848 | 252,322 | 206,435 | 23,970 | 1,019,141 |
| 2012 | 370 | 15,164 | 29,920 | 40,292 | 49,531 | 73,887 | 107,731 | 188,833 | 249,755 | 202,187 | 25,976 | 983,646 |
| 2013 | 291 | 13,329 | 25,314 | 34,905 | 42,999 | 62,252 | 89,864 | 166,715 | 234,504 | 193,645 | 24,252 | 888,070 |
| 2014 | 292 | 12,569 | 23,027 | 31,049 | 38,880 | 53,743 | 76,478 | 147,852 | 219,904 | 184,371 | 22,808 | 810,973 |

Source: SSA administration records

## Table 4.—Disabled Worker Incidence Rates Per Thousand Exposed

(Awards per thousand by age and year of award, 1991-2014 Social Security DI disability experience)

| Year | 15-19 | 20-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65 or older | Total Gross | Total Adjusted |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Male | | | | | | |
| 1991 | 0.50 | 1.22 | 2.00 | 2.77 | 3.49 | 4.41 | 5.76 | 9.51 | 16.56 | 19.92 | 12.59 | 5.29 | 5.78 |
| 1992 | 0.57 | 1.59 | 2.49 | 3.41 | 4.27 | 5.21 | 6.62 | 10.60 | 18.46 | 22.35 | 13.72 | 6.18 | 6.67 |
| 1993 | 0.59 | 1.48 | 2.36 | 3.35 | 4.14 | 5.21 | 6.52 | 10.26 | 17.64 | 21.23 | 13.19 | 6.02 | 6.45 |
| 1994 | 0.48 | 1.31 | 2.08 | 3.07 | 3.94 | 4.81 | 6.20 | 9.91 | 17.21 | 21.00 | 13.05 | 5.78 | 6.15 |
| 1995 | 0.44 | 1.18 | 1.85 | 2.83 | 3.71 | 4.66 | 6.11 | 9.79 | 17.34 | 21.26 | 12.62 | 5.68 | 6.02 |
| 1996 | 0.42 | 1.07 | 1.64 | 2.50 | 3.36 | 4.27 | 5.74 | 9.21 | 16.14 | 19.50 | 11.61 | 5.28 | 5.55 |
| 1997 | 0.38 | 1.02 | 1.40 | 2.05 | 2.78 | 3.72 | 5.10 | 8.37 | 15.00 | 18.21 | 11.08 | 4.80 | 5.00 |
| 1998 | 0.37 | 1.03 | 1.39 | 1.97 | 2.72 | 3.77 | 5.22 | 8.48 | 14.60 | 17.85 | 10.73 | 4.83 | 4.97 |
| 1999 | 0.38 | 1.11 | 1.42 | 1.89 | 2.71 | 3.76 | 5.18 | 8.34 | 14.23 | 17.63 | 11.46 | 4.84 | 4.91 |
| 2000 | 0.40 | 1.24 | 1.50 | 1.81 | 2.63 | 3.63 | 4.93 | 8.13 | 14.03 | 17.40 | 10.50 | 4.79 | 4.79 |
| 2001 | 0.52 | 1.58 | 1.84 | 2.07 | 2.85 | 3.88 | 5.22 | 8.64 | 14.74 | 18.41 | 10.49 | 5.24 | 5.16 |
| 2002 | 0.60 | 1.86 | 1.92 | 2.14 | 2.99 | 4.09 | 5.56 | 9.16 | 15.46 | 19.14 | 10.60 | 5.64 | 5.45 |
| 2003 | 0.59 | 1.62 | 1.90 | 2.23 | 3.07 | 4.20 | 5.72 | 9.39 | 15.70 | 18.97 | 9.93 | 5.83 | 5.50 |
| 2004 | 0.53 | 1.57 | 1.91 | 2.27 | 2.99 | 4.16 | 5.72 | 9.27 | 15.65 | 18.80 | 8.74 | 5.90 | 5.45 |
| 2005 | 0.47 | 1.57 | 1.91 | 2.31 | 3.02 | 4.30 | 5.94 | 9.42 | 15.70 | 18.72 | 9.62 | 6.07 | 5.52 |
| 2006 | 0.40 | 1.45 | 1.78 | 2.15 | 2.84 | 4.03 | 5.72 | 9.05 | 14.59 | 17.36 | 9.62 | 5.79 | 5.21 |
| 2007 | 0.43 | 1.51 | 1.78 | 2.11 | 2.76 | 3.98 | 5.60 | 9.05 | 14.65 | 17.54 | 9.32 | 5.86 | 5.19 |
| 2008 | 0.49 | 1.68 | 2.05 | 2.32 | 2.95 | 4.18 | 5.94 | 9.82 | 15.56 | 18.46 | 10.07 | 6.33 | 5.54 |
| 2009 | 0.61 | 1.96 | 2.28 | 2.62 | 3.34 | 4.66 | 6.61 | 11.04 | 17.11 | 19.79 | 10.02 | 7.10 | 6.14 |
| 2010 | 0.63 | 2.05 | 2.41 | 2.78 | 3.55 | 4.91 | 7.08 | 12.00 | 18.21 | 20.33 | 10.60 | 7.67 | 6.53 |
| 2011 | 0.47 | 1.70 | 2.19 | 2.57 | 3.27 | 4.49 | 6.48 | 11.52 | 18.18 | 20.37 | 10.85 | 7.48 | 6.22 |
| 2012 | 0.32 | 1.41 | 1.97 | 2.43 | 3.07 | 4.23 | 6.20 | 10.96 | 17.36 | 19.47 | 10.04 | 7.14 | 5.87 |
| 2013 | 0.25 | 1.25 | 1.66 | 2.07 | 2.62 | 3.60 | 5.24 | 9.57 | 16.05 | 18.22 | 9.34 | 6.40 | 5.19 |
| 2014 | 0.26 | 1.21 | 1.50 | 1.83 | 2.32 | 3.14 | 4.48 | 8.47 | 14.97 | 17.02 | 8.71 | 5.84 | 4.69 |
| | | | | | | | Female | | | | | | |
| 1991 | 0.27 | 0.74 | 1.16 | 1.75 | 2.48 | 3.39 | 4.88 | 8.05 | 13.10 | 13.47 | 8.64 | 3.78 | 4.29 |
| 1992 | 0.38 | 1.01 | 1.55 | 2.16 | 3.04 | 4.10 | 5.61 | 9.14 | 14.63 | 15.64 | 9.78 | 4.52 | 5.03 |
| 1993 | 0.34 | 0.96 | 1.56 | 2.18 | 3.08 | 4.06 | 5.67 | 8.93 | 14.25 | 14.93 | 9.51 | 4.52 | 4.95 |
| 1994 | 0.32 | 0.87 | 1.45 | 2.17 | 3.04 | 4.08 | 5.59 | 9.12 | 14.56 | 15.24 | 8.78 | 4.59 | 4.96 |
| 1995 | 0.31 | 0.81 | 1.38 | 2.19 | 3.15 | 4.21 | 5.73 | 9.53 | 15.40 | 16.25 | 9.84 | 4.81 | 5.14 |
| 1996 | 0.26 | 0.74 | 1.29 | 2.11 | 3.10 | 4.23 | 5.73 | 9.41 | 14.81 | 15.52 | 9.11 | 4.75 | 5.02 |
| 1997 | 0.26 | 0.71 | 1.18 | 1.94 | 2.86 | 4.02 | 5.40 | 8.80 | 13.83 | 14.69 | 8.85 | 4.52 | 4.72 |
| 1998 | 0.23 | 0.76 | 1.23 | 1.97 | 2.95 | 4.12 | 5.64 | 8.99 | 13.99 | 14.66 | 8.61 | 4.68 | 4.81 |
| 1999 | 0.24 | 0.83 | 1.31 | 1.90 | 2.94 | 4.16 | 5.63 | 8.60 | 13.87 | 14.88 | 9.11 | 4.71 | 4.78 |
| 2000 | 0.28 | 0.93 | 1.37 | 1.89 | 2.88 | 3.98 | 5.27 | 8.22 | 13.36 | 14.49 | 8.13 | 4.61 | 4.61 |
| 2001 | 0.36 | 1.15 | 1.71 | 2.18 | 3.19 | 4.29 | 5.69 | 8.68 | 14.09 | 15.30 | 8.61 | 5.06 | 4.99 |
| 2002 | 0.38 | 1.35 | 1.83 | 2.30 | 3.38 | 4.60 | 6.11 | 9.11 | 14.23 | 15.93 | 8.93 | 5.43 | 5.25 |
| 2003 | 0.39 | 1.24 | 1.80 | 2.44 | 3.45 | 4.68 | 6.14 | 9.16 | 14.29 | 15.92 | 7.60 | 5.56 | 5.27 |
| 2004 | 0.37 | 1.21 | 1.82 | 2.50 | 3.38 | 4.68 | 6.17 | 9.26 | 14.21 | 16.08 | 7.26 | 5.69 | 5.29 |
| 2005 | 0.31 | 1.15 | 1.82 | 2.55 | 3.47 | 4.87 | 6.39 | 9.65 | 14.33 | 16.31 | 7.81 | 5.91 | 5.41 |
| 2006 | 0.28 | 1.04 | 1.66 | 2.38 | 3.27 | 4.68 | 6.27 | 9.42 | 13.50 | 15.37 | 8.02 | 5.71 | 5.16 |
| 2007 | 0.29 | 1.06 | 1.60 | 2.29 | 3.26 | 4.65 | 6.20 | 9.41 | 13.44 | 15.33 | 7.54 | 5.73 | 5.12 |
| 2008 | 0.31 | 1.18 | 1.77 | 2.48 | 3.52 | 4.97 | 6.66 | 10.22 | 14.24 | 15.84 | 8.21 | 6.19 | 5.47 |
| 2009 | 0.39 | 1.38 | 1.95 | 2.78 | 3.89 | 5.30 | 7.36 | 11.21 | 15.35 | 16.32 | 7.66 | 6.77 | 5.94 |
| 2010 | 0.41 | 1.44 | 2.04 | 2.90 | 4.10 | 5.50 | 7.62 | 11.88 | 16.01 | 16.27 | 7.99 | 7.15 | 6.19 |
| 2011 | 0.28 | 1.19 | 1.87 | 2.67 | 3.75 | 5.14 | 7.05 | 11.52 | 16.21 | 16.28 | 8.11 | 6.99 | 5.92 |
| 2012 | 0.24 | 0.99 | 1.66 | 2.52 | 3.56 | 4.99 | 6.89 | 11.28 | 16.12 | 16.10 | 7.79 | 6.86 | 5.73 |
| 2013 | 0.19 | 0.86 | 1.39 | 2.14 | 3.07 | 4.30 | 5.97 | 10.11 | 15.02 | 15.28 | 6.99 | 6.22 | 5.13 |
| 2014 | 0.15 | 0.83 | 1.23 | 1.86 | 2.70 | 3.79 | 5.20 | 9.02 | 13.82 | 14.05 | 6.59 | 5.63 | 4.60 |
| | | | | | | | Total | | | | | | |
| 1991 | 0.40 | 1.00 | 1.62 | 2.32 | 3.05 | 3.96 | 5.37 | 8.87 | 15.07 | 17.18 | 10.95 | 4.62 | 5.09 |
| 1992 | 0.48 | 1.32 | 2.06 | 2.85 | 3.73 | 4.72 | 6.17 | 9.95 | 16.80 | 19.46 | 12.08 | 5.43 | 5.90 |
| 1993 | 0.47 | 1.24 | 1.99 | 2.83 | 3.67 | 4.69 | 6.13 | 9.67 | 16.15 | 18.49 | 11.61 | 5.35 | 5.75 |
| 1994 | 0.40 | 1.10 | 1.79 | 2.67 | 3.54 | 4.48 | 5.92 | 9.55 | 16.04 | 18.48 | 11.22 | 5.24 | 5.60 |
| 1995 | 0.38 | 1.01 | 1.63 | 2.54 | 3.46 | 4.46 | 5.93 | 9.67 | 16.47 | 19.06 | 11.40 | 5.29 | 5.61 |
| 1996 | 0.34 | 0.91 | 1.48 | 2.32 | 3.24 | 4.25 | 5.74 | 9.30 | 15.53 | 17.75 | 10.50 | 5.04 | 5.30 |
| 1997 | 0.32 | 0.87 | 1.30 | 2.00 | 2.82 | 3.86 | 5.24 | 8.57 | 14.47 | 16.66 | 10.08 | 4.67 | 4.87 |
| 1998 | 0.30 | 0.90 | 1.32 | 1.97 | 2.82 | 3.93 | 5.41 | 8.72 | 14.32 | 16.43 | 9.80 | 4.76 | 4.89 |
| 1999 | 0.31 | 0.98 | 1.37 | 1.89 | 2.81 | 3.94 | 5.39 | 8.46 | 14.07 | 16.40 | 10.42 | 4.78 | 4.85 |
| 2000 | 0.34 | 1.09 | 1.43 | 1.85 | 2.74 | 3.79 | 5.09 | 8.17 | 13.73 | 16.09 | 9.48 | 4.71 | 4.71 |
| 2001 | 0.44 | 1.37 | 1.78 | 2.12 | 3.00 | 4.07 | 5.44 | 8.66 | 14.44 | 16.99 | 9.66 | 5.15 | 5.08 |
| 2002 | 0.49 | 1.61 | 1.88 | 2.21 | 3.16 | 4.32 | 5.82 | 9.14 | 14.89 | 17.68 | 9.85 | 5.54 | 5.36 |
| 2003 | 0.49 | 1.43 | 1.85 | 2.33 | 3.24 | 4.42 | 5.92 | 9.28 | 15.04 | 17.58 | 8.85 | 5.70 | 5.40 |
| 2004 | 0.45 | 1.40 | 1.86 | 2.38 | 3.17 | 4.40 | 5.93 | 9.26 | 14.97 | 17.55 | 8.07 | 5.80 | 5.38 |
| 2005 | 0.39 | 1.36 | 1.86 | 2.42 | 3.23 | 4.56 | 6.15 | 9.53 | 15.05 | 17.61 | 8.80 | 5.99 | 5.47 |
| 2006 | 0.34 | 1.25 | 1.72 | 2.26 | 3.04 | 4.33 | 5.97 | 9.23 | 14.07 | 16.44 | 8.89 | 5.75 | 5.19 |
| 2007 | 0.36 | 1.29 | 1.69 | 2.20 | 2.99 | 4.29 | 5.88 | 9.22 | 14.07 | 16.51 | 8.51 | 5.80 | 5.16 |
| 2008 | 0.40 | 1.44 | 1.92 | 2.40 | 3.21 | 4.54 | 6.28 | 10.01 | 14.93 | 17.23 | 9.22 | 6.27 | 5.51 |
| 2009 | 0.50 | 1.67 | 2.12 | 2.69 | 3.60 | 4.96 | 6.96 | 11.12 | 16.26 | 18.14 | 8.94 | 6.94 | 6.05 |
| 2010 | 0.51 | 1.75 | 2.23 | 2.83 | 3.81 | 5.18 | 7.33 | 11.95 | 17.16 | 18.39 | 9.38 | 7.42 | 6.37 |
| 2011 | 0.37 | 1.45 | 2.03 | 2.61 | 3.49 | 4.79 | 6.74 | 11.52 | 17.24 | 18.40 | 9.56 | 7.25 | 6.08 |
| 2012 | 0.28 | 1.20 | 1.82 | 2.47 | 3.30 | 4.58 | 6.52 | 11.11 | 16.77 | 17.84 | 8.97 | 7.01 | 5.81 |
| 2013 | 0.22 | 1.06 | 1.52 | 2.10 | 2.83 | 3.92 | 5.58 | 9.83 | 15.55 | 16.79 | 8.22 | 6.31 | 5.16 |
| 2014 | 0.20 | 1.02 | 1.37 | 1.85 | 2.50 | 3.45 | 4.81 | 8.73 | 14.41 | 15.58 | 7.68 | 5.74 | 4.65 |

Source: SSA administration records

(1) *Age-specific* and *gross rates* computed as the ratio of annual awards, to the exposure of the disability insured population not receiving benefits.

(2) *Adjusted rate* (by sex) computed using the age distribution and exposure of the disability insured population not receiving benefits as of calendar year 2000.

(3) *Adjusted rate* (total) computed using the combined age-sex distribution and exposure of the disability insured population not receiving benefits as of calendar year 2000.

## Table 5.—Disabled Worker Benefit Terminations, Conversions, and Ratios to In-force

(By reason for termination and year, 1991-2014 Social Security DI disability experience)

| Year | Number of terminations | | | | | Terminations per thousand beneficiaries | | | | | | | | Conv ratio | Gross Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Death | | Recovery | | Other | | Subtotal | | | |
| | Death | Recov | Other | Conv | Total | Gross | Adj | Gross | Adj | Gross | Adj | Gross | Adj | | |
| **Male** | | | | | | | | | | | | | | | |
| 1991 | 106,561 | 18,064 | 3,513 | 113,903 | 242,041 | 50.46 | 49.97 | 8.55 | 8.18 | 1.66 | 1.56 | 60.68 | 59.70 | 53.94 | 114.62 |
| 1992 | 110,501 | 20,135 | 3,684 | 115,580 | 249,900 | 49.30 | 49.11 | 8.98 | 8.47 | 1.64 | 1.44 | 59.93 | 59.02 | 51.57 | 111.50 |
| 1993 | 117,054 | 19,900 | 3,850 | 114,402 | 255,206 | 48.97 | 49.06 | 8.33 | 7.78 | 1.61 | 1.48 | 58.91 | 58.31 | 47.86 | 106.77 |
| 1994 | 120,239 | 24,043 | 3,873 | 112,283 | 260,438 | 47.63 | 47.86 | 9.52 | 8.76 | 1.53 | 1.46 | 58.69 | 58.08 | 44.48 | 103.17 |
| 1995 | 120,707 | 30,934 | 4,555 | 117,534 | 273,730 | 45.70 | 45.99 | 11.71 | 10.68 | 1.72 | 1.66 | 59.14 | 58.33 | 44.50 | 103.64 |
| 1996 | 114,672 | 32,608 | 4,337 | 116,756 | 268,373 | 41.93 | 42.38 | 11.92 | 10.94 | 1.59 | 1.55 | 55.44 | 54.88 | 42.69 | 98.13 |
| 1997 | 104,632 | 76,591 | 3,861 | 120,359 | 305,443 | 37.30 | 37.90 | 27.30 | 26.00 | 1.38 | 1.36 | 65.97 | 65.26 | 42.90 | 108.87 |
| 1998 | 105,417 | 30,167 | 3,935 | 117,540 | 257,059 | 37.23 | 37.59 | 10.65 | 10.22 | 1.39 | 1.39 | 49.27 | 49.20 | 41.51 | 90.78 |
| 1999 | 107,252 | 34,908 | 5,439 | 124,049 | 271,648 | 36.90 | 37.08 | 12.01 | 11.79 | 1.87 | 1.87 | 50.78 | 50.73 | 42.68 | 93.46 |
| 2000 | 108,226 | 41,826 | 6,966 | 125,583 | 282,601 | 36.42 | 36.42 | 14.07 | 14.07 | 2.34 | 2.34 | 52.83 | 52.83 | 42.26 | 95.09 |
| 2001 | 104,516 | 39,933 | 6,878 | 125,567 | 276,894 | 34.31 | 34.12 | 13.11 | 13.33 | 2.26 | 2.29 | 49.68 | 49.73 | 41.22 | 90.89 |
| 2002 | 113,756 | 36,918 | 6,794 | 129,017 | 286,485 | 36.02 | 35.66 | 11.69 | 12.13 | 2.15 | 2.19 | 49.86 | 49.98 | 40.85 | 90.72 |
| 2003 | 115,760 | 33,066 | 6,073 | 113,850 | 268,749 | 35.05 | 34.37 | 10.01 | 10.61 | 1.84 | 1.75 | 46.89 | 46.72 | 34.47 | 81.36 |
| 2004 | 119,344 | 30,002 | 10,418 | 114,495 | 274,259 | 34.53 | 33.57 | 8.68 | 9.46 | 3.01 | 2.78 | 46.23 | 45.81 | 33.13 | 79.36 |
| 2005 | 124,344 | 35,138 | 13,051 | 118,369 | 290,902 | 34.42 | 33.18 | 9.73 | 10.80 | 3.61 | 3.29 | 47.76 | 47.28 | 32.77 | 80.53 |
| 2006 | 126,730 | 31,856 | 8,133 | 126,382 | 293,101 | 33.80 | 32.35 | 8.50 | 9.61 | 2.17 | 2.17 | 44.47 | 44.13 | 33.71 | 78.17 |
| 2007 | 128,819 | 25,512 | 11,076 | 134,800 | 300,207 | 33.21 | 31.49 | 6.58 | 7.54 | 2.86 | 3.00 | 42.64 | 42.02 | 34.75 | 77.40 |
| 2008 | 134,036 | 27,528 | 11,144 | 147,657 | 320,365 | 33.33 | 31.21 | 6.85 | 7.94 | 2.77 | 2.92 | 42.95 | 42.07 | 36.72 | 79.67 |
| 2009 | 137,108 | 24,373 | 11,703 | 184,807 | 357,991 | 32.67 | 30.52 | 5.81 | 6.85 | 2.79 | 2.91 | 41.27 | 40.28 | 44.04 | 85.31 |
| 2010 | 139,716 | 28,946 | 12,942 | 182,931 | 364,535 | 31.83 | 29.47 | 6.60 | 7.83 | 2.95 | 3.27 | 41.38 | 40.56 | 41.68 | 83.06 |
| 2011 | 145,003 | 30,345 | 8,736 | 183,963 | 368,047 | 31.64 | 29.21 | 6.62 | 8.07 | 1.91 | 2.04 | 40.16 | 39.32 | 40.14 | 80.30 |
| 2012 | 153,740 | 33,969 | 3,781 | 218,083 | 409,573 | 32.47 | 29.73 | 7.17 | 9.01 | 0.80 | 0.76 | 40.44 | 39.50 | 46.06 | 86.50 |
| 2013 | 152,030 | 29,761 | 3,605 | 246,232 | 431,628 | 31.62 | 28.90 | 6.19 | 7.87 | 0.75 | 0.72 | 38.56 | 37.49 | 51.22 | 89.78 |
| 2014 | 153,143 | 38,567 | 3,976 | 244,381 | 440,067 | 31.74 | 28.75 | 7.99 | 10.44 | 0.82 | 0.82 | 40.55 | 40.01 | 50.64 | 91.19 |
| **Female** | | | | | | | | | | | | | | | |
| 1991 | 42,124 | 8,642 | 1,593 | 61,070 | 113,429 | 37.46 | 37.52 | 7.69 | 7.58 | 1.42 | 1.31 | 46.56 | 46.41 | 54.31 | 100.87 |
| 1992 | 43,895 | 9,719 | 1,425 | 62,872 | 117,911 | 35.74 | 35.92 | 7.91 | 7.74 | 1.16 | 0.99 | 44.81 | 44.64 | 51.18 | 95.99 |
| 1993 | 46,786 | 9,767 | 1,593 | 63,220 | 121,366 | 34.62 | 35.01 | 7.23 | 6.94 | 1.18 | 1.05 | 43.03 | 43.00 | 46.78 | 89.81 |
| 1994 | 49,435 | 11,872 | 1,680 | 64,142 | 127,129 | 33.49 | 34.02 | 8.04 | 7.61 | 1.14 | 1.06 | 42.67 | 42.68 | 43.45 | 86.12 |
| 1995 | 51,164 | 16,348 | 2,015 | 68,105 | 137,632 | 31.86 | 32.36 | 10.18 | 9.50 | 1.25 | 1.18 | 43.30 | 43.04 | 42.41 | 85.70 |
| 1996 | 52,473 | 17,964 | 1,990 | 69,671 | 142,098 | 30.24 | 30.69 | 10.35 | 9.70 | 1.15 | 1.11 | 41.73 | 41.49 | 40.15 | 81.88 |
| 1997 | 53,322 | 29,365 | 1,735 | 73,800 | 158,222 | 28.73 | 29.13 | 15.82 | 15.05 | 0.93 | 0.91 | 45.49 | 45.09 | 39.76 | 85.25 |
| 1998 | 55,398 | 21,364 | 2,032 | 74,190 | 152,984 | 28.18 | 28.44 | 10.87 | 10.56 | 1.03 | 1.04 | 40.09 | 40.04 | 37.74 | 77.83 |
| 1999 | 58,175 | 22,894 | 2,682 | 81,030 | 164,781 | 27.86 | 27.99 | 10.96 | 10.81 | 1.28 | 1.28 | 40.10 | 40.07 | 38.80 | 78.90 |
| 2000 | 60,770 | 27,657 | 3,215 | 84,484 | 176,126 | 27.57 | 27.57 | 12.55 | 12.55 | 1.46 | 1.46 | 41.57 | 41.57 | 38.32 | 79.90 |
| 2001 | 60,452 | 26,832 | 3,378 | 87,553 | 178,215 | 25.99 | 25.86 | 11.53 | 11.68 | 1.45 | 1.47 | 38.97 | 39.01 | 37.64 | 76.61 |
| 2002 | 66,846 | 27,139 | 3,506 | 93,336 | 190,827 | 27.01 | 26.79 | 10.97 | 11.23 | 1.42 | 1.44 | 39.39 | 39.47 | 37.71 | 77.10 |
| 2003 | 69,449 | 24,957 | 3,145 | 84,484 | 182,035 | 26.25 | 25.86 | 9.43 | 9.81 | 1.19 | 1.12 | 36.87 | 36.78 | 31.93 | 68.81 |
| 2004 | 71,990 | 23,675 | 5,770 | 87,243 | 188,678 | 25.52 | 24.98 | 8.39 | 8.90 | 2.05 | 1.88 | 35.95 | 35.75 | 30.92 | 66.87 |
| 2005 | 75,843 | 28,384 | 7,530 | 91,928 | 203,685 | 25.25 | 24.53 | 9.45 | 10.17 | 2.51 | 2.30 | 37.20 | 37.00 | 30.60 | 67.81 |
| 2006 | 78,651 | 26,378 | 5,339 | 100,178 | 210,546 | 24.78 | 23.95 | 8.31 | 9.08 | 1.68 | 1.71 | 34.77 | 34.75 | 31.56 | 66.34 |
| 2007 | 80,594 | 21,693 | 7,633 | 108,094 | 218,014 | 24.17 | 23.14 | 6.50 | 7.21 | 2.29 | 2.42 | 32.96 | 32.77 | 32.41 | 65.37 |
| 2008 | 84,836 | 23,841 | 7,614 | 121,112 | 237,403 | 24.20 | 23.00 | 6.80 | 7.64 | 2.17 | 2.31 | 33.18 | 32.94 | 34.56 | 67.73 |
| 2009 | 88,655 | 21,118 | 8,332 | 154,591 | 272,696 | 23.98 | 22.72 | 5.71 | 6.49 | 2.25 | 2.38 | 31.94 | 31.59 | 41.81 | 73.75 |
| 2010 | 90,695 | 25,636 | 7,876 | 154,031 | 278,238 | 23.29 | 21.98 | 6.58 | 7.59 | 2.02 | 2.21 | 31.90 | 31.77 | 39.56 | 71.45 |
| 2011 | 94,180 | 27,748 | 5,718 | 155,096 | 282,742 | 23.03 | 21.58 | 6.78 | 8.03 | 1.40 | 1.49 | 31.21 | 31.10 | 37.92 | 69.13 |
| 2012 | 101,119 | 31,167 | 2,932 | 185,995 | 321,213 | 23.76 | 22.19 | 7.32 | 8.96 | 0.69 | 0.70 | 31.77 | 31.85 | 43.70 | 75.46 |
| 2013 | 100,776 | 27,337 | 2,841 | 208,764 | 339,718 | 23.10 | 21.45 | 6.27 | 7.82 | 0.65 | 0.66 | 30.01 | 29.93 | 47.85 | 77.86 |
| 2014 | 102,464 | 36,800 | 3,030 | 209,679 | 351,973 | 23.16 | 21.48 | 8.32 | 10.73 | 0.68 | 0.72 | 32.17 | 32.93 | 47.40 | 79.57 |
| **Total** | | | | | | | | | | | | | | | |
| 1991 | 148,685 | 26,706 | 5,106 | 174,973 | 355,470 | 45.94 | 44.66 | 8.25 | 7.92 | 1.58 | 1.45 | 55.77 | 54.04 | 54.07 | 109.84 |
| 1992 | 154,396 | 29,854 | 5,109 | 178,452 | 367,811 | 44.50 | 43.49 | 8.60 | 8.16 | 1.47 | 1.25 | 54.58 | 52.89 | 51.43 | 106.01 |
| 1993 | 163,840 | 29,667 | 5,443 | 177,622 | 376,572 | 43.79 | 43.08 | 7.93 | 7.42 | 1.45 | 1.29 | 53.17 | 51.79 | 47.47 | 100.64 |
| 1994 | 169,674 | 35,915 | 5,553 | 176,425 | 387,567 | 42.41 | 41.96 | 8.98 | 8.27 | 1.39 | 1.29 | 52.78 | 51.52 | 44.10 | 96.88 |
| 1995 | 171,871 | 47,282 | 6,570 | 185,639 | 411,362 | 40.47 | 40.18 | 11.13 | 10.18 | 1.55 | 1.45 | 53.15 | 51.82 | 43.71 | 96.86 |
| 1996 | 167,145 | 50,572 | 6,327 | 186,427 | 410,471 | 37.39 | 37.40 | 11.31 | 10.41 | 1.42 | 1.36 | 50.12 | 49.18 | 41.70 | 91.82 |
| 1997 | 157,954 | 105,956 | 5,596 | 194,159 | 463,665 | 33.89 | 34.17 | 22.73 | 21.33 | 1.20 | 1.17 | 57.82 | 56.67 | 41.65 | 99.47 |
| 1998 | 160,815 | 51,531 | 5,967 | 191,730 | 410,043 | 33.52 | 33.69 | 10.74 | 10.36 | 1.24 | 1.24 | 45.51 | 45.30 | 39.97 | 85.48 |
| 1999 | 165,427 | 57,802 | 8,121 | 205,079 | 436,429 | 33.12 | 33.21 | 11.57 | 11.37 | 1.63 | 1.61 | 46.32 | 46.19 | 41.06 | 87.38 |
| 2000 | 168,996 | 69,483 | 10,181 | 210,067 | 458,727 | 32.65 | 32.65 | 13.42 | 13.42 | 1.97 | 1.97 | 48.04 | 48.04 | 40.58 | 88.62 |
| 2001 | 164,968 | 66,765 | 10,256 | 213,120 | 455,109 | 30.71 | 30.60 | 12.43 | 12.63 | 1.91 | 1.94 | 45.04 | 45.17 | 39.67 | 84.71 |
| 2002 | 180,602 | 64,057 | 10,300 | 222,353 | 477,312 | 32.06 | 31.88 | 11.37 | 11.75 | 1.83 | 1.87 | 45.26 | 45.50 | 39.47 | 84.74 |
| 2003 | 185,209 | 58,023 | 9,218 | 198,334 | 450,784 | 31.13 | 30.74 | 9.75 | 10.27 | 1.55 | 1.48 | 42.44 | 42.49 | 33.34 | 75.78 |
| 2004 | 191,334 | 53,677 | 16,188 | 201,738 | 462,937 | 30.48 | 29.91 | 8.55 | 9.22 | 2.58 | 2.39 | 41.61 | 41.53 | 32.14 | 73.75 |
| 2005 | 200,187 | 63,522 | 20,581 | 210,297 | 494,587 | 30.26 | 29.50 | 9.60 | 10.53 | 3.11 | 2.87 | 42.97 | 42.90 | 31.79 | 74.76 |
| 2006 | 205,381 | 58,234 | 13,472 | 226,560 | 503,647 | 29.66 | 28.77 | 8.41 | 9.39 | 1.95 | 1.97 | 40.02 | 40.14 | 32.72 | 72.75 |
| 2007 | 209,413 | 47,205 | 18,709 | 242,894 | 518,221 | 29.03 | 27.93 | 6.54 | 7.40 | 2.59 | 2.75 | 38.17 | 38.08 | 33.67 | 71.84 |
| 2008 | 218,872 | 51,369 | 18,758 | 268,769 | 557,768 | 29.08 | 27.71 | 6.83 | 7.81 | 2.49 | 2.66 | 38.40 | 38.18 | 35.71 | 74.11 |
| 2009 | 225,763 | 45,491 | 20,035 | 339,398 | 630,687 | 28.60 | 27.20 | 5.76 | 6.70 | 2.54 | 2.69 | 36.90 | 36.58 | 42.99 | 79.89 |
| 2010 | 230,411 | 54,582 | 20,818 | 336,962 | 642,773 | 27.82 | 26.28 | 6.59 | 7.73 | 2.51 | 2.82 | 36.92 | 36.82 | 40.68 | 77.60 |
| 2011 | 239,183 | 58,093 | 14,454 | 339,059 | 650,789 | 27.58 | 25.96 | 6.70 | 8.05 | 1.67 | 1.80 | 35.94 | 35.82 | 39.09 | 75.03 |
| 2012 | 254,859 | 65,136 | 6,713 | 404,078 | 730,786 | 28.35 | 26.52 | 7.24 | 8.99 | 0.75 | 0.73 | 36.34 | 36.24 | 44.94 | 81.28 |
| 2013 | 252,806 | 57,098 | 6,446 | 454,996 | 771,346 | 27.57 | 25.72 | 6.23 | 7.85 | 0.70 | 0.69 | 34.50 | 34.27 | 49.61 | 84.11 |
| 2014 | 255,607 | 75,367 | 7,006 | 454,060 | 792,040 | 27.64 | 25.65 | 8.15 | 10.57 | 0.76 | 0.78 | 36.54 | 36.99 | 49.09 | 85.63 |

Source: SSA administrative records. *Gross rate* is the ratio of annual terminations to the average number of disabled worker beneficiaries in force. *Adjusted rate* (by sex and total) computed using the age distribution and exposure of the disabled worker beneficiaries as of calendar year 2000. Total = gross + *conversion ratio*.

## Table 6.—Disabled Worker Benefits In Current-Payment Status

(By age at end of year, 1991-2014 Social Security DI disability experience)

| Year | 15-19 | 20-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65 or older | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Male | | | | | | |
| 1991 | 986 | 21,571 | 70,563 | 135,237 | 183,677 | 221,850 | 231,902 | 269,504 | 384,237 | 544,572 | 0 | 2,064,099 |
| 1992 | 1,026 | 25,800 | 77,210 | 147,210 | 205,492 | 242,603 | 261,813 | 297,159 | 403,011 | 554,960 | 0 | 2,216,284 |
| 1993 | 1,021 | 27,255 | 81,425 | 156,849 | 223,302 | 264,000 | 289,244 | 324,984 | 424,358 | 560,766 | 0 | 2,353,204 |
| 1994 | 840 | 26,148 | 81,233 | 160,540 | 235,217 | 281,312 | 317,133 | 349,847 | 441,579 | 575,163 | 0 | 2,469,012 |
| 1995 | 797 | 23,036 | 79,269 | 157,816 | 241,116 | 295,687 | 344,892 | 370,632 | 460,966 | 589,096 | 0 | 2,563,307 |
| 1996 | 768 | 20,025 | 75,593 | 150,936 | 242,640 | 307,286 | 363,195 | 396,309 | 482,044 | 599,705 | 0 | 2,638,501 |
| 1997 | 729 | 18,330 | 69,226 | 139,506 | 233,304 | 308,492 | 362,595 | 417,193 | 503,624 | 607,320 | 0 | 2,660,319 |
| 1998 | 763 | 18,103 | 64,835 | 132,429 | 230,690 | 317,452 | 374,073 | 440,585 | 529,592 | 622,743 | 0 | 2,731,265 |
| 1999 | 815 | 18,920 | 60,732 | 124,586 | 226,686 | 323,580 | 386,484 | 467,617 | 551,624 | 633,107 | 0 | 2,794,151 |
| 2000 | 887 | 20,792 | 57,535 | 118,869 | 218,318 | 325,885 | 397,952 | 494,644 | 569,818 | 647,231 | 0 | 2,851,931 |
| 2001 | 1,082 | 25,291 | 59,109 | 116,707 | 211,521 | 329,107 | 412,356 | 515,749 | 603,613 | 673,161 | 0 | 2,947,696 |
| 2002 | 1,182 | 30,579 | 63,206 | 115,533 | 205,695 | 331,221 | 430,058 | 529,673 | 647,693 | 712,309 | 0 | 3,067,149 |
| 2003 | 1,052 | 32,437 | 69,442 | 116,011 | 201,779 | 334,681 | 447,952 | 551,669 | 688,353 | 756,310 | 21,685 | 3,221,371 |
| 2004 | 870 | 32,332 | 75,641 | 116,293 | 196,709 | 335,834 | 462,482 | 573,435 | 737,309 | 796,437 | 46,345 | 3,373,687 |
| 2005 | 697 | 31,312 | 80,573 | 115,271 | 194,958 | 330,913 | 474,246 | 596,708 | 788,316 | 829,479 | 74,786 | 3,517,259 |
| 2006 | 611 | 29,420 | 84,002 | 115,225 | 193,448 | 322,471 | 481,242 | 619,122 | 814,662 | 875,884 | 107,034 | 3,643,121 |
| 2007 | 623 | 28,380 | 86,530 | 118,519 | 192,012 | 314,743 | 483,943 | 643,244 | 825,507 | 932,822 | 147,589 | 3,773,912 |
| 2008 | 706 | 28,965 | 90,268 | 125,312 | 191,469 | 308,761 | 488,247 | 671,212 | 851,524 | 982,985 | 185,075 | 3,924,524 |
| 2009 | 770 | 31,435 | 95,185 | 136,107 | 194,594 | 308,454 | 499,108 | 706,505 | 895,303 | 1,050,371 | 182,575 | 4,100,407 |
| 2010 | 665 | 33,206 | 100,188 | 147,694 | 197,445 | 314,907 | 506,533 | 745,740 | 953,061 | 1,126,306 | 183,933 | 4,309,678 |
| 2011 | 399 | 31,222 | 101,835 | 156,392 | 199,196 | 317,767 | 502,455 | 771,376 | 1,011,826 | 1,182,862 | 218,481 | 4,493,811 |
| 2012 | 272 | 27,280 | 100,152 | 161,117 | 202,861 | 316,371 | 493,181 | 781,189 | 1,063,399 | 1,213,681 | 246,541 | 4,606,044 |
| 2013 | 215 | 23,426 | 95,651 | 161,933 | 206,427 | 308,773 | 475,772 | 777,957 | 1,097,757 | 1,249,308 | 244,915 | 4,642,134 |
| 2014 | 220 | 19,977 | 88,847 | 157,903 | 207,815 | 294,581 | 451,294 | 759,308 | 1,114,755 | 1,282,955 | 250,020 | 4,627,675 |
| | | | | | | Female | | | | | | |
| 1991 | 472 | 10,691 | 34,546 | 66,704 | 95,323 | 116,463 | 131,302 | 156,506 | 218,899 | 295,570 | 0 | 1,126,476 |
| 1992 | 596 | 13,569 | 39,481 | 74,931 | 108,441 | 132,862 | 152,508 | 180,070 | 236,697 | 308,270 | 0 | 1,247,425 |
| 1993 | 562 | 15,092 | 43,366 | 82,743 | 121,626 | 149,635 | 173,245 | 203,995 | 257,800 | 319,794 | 0 | 1,367,858 |
| 1994 | 496 | 14,959 | 45,238 | 89,252 | 133,117 | 166,905 | 195,900 | 228,308 | 278,388 | 336,586 | 0 | 1,489,149 |
| 1995 | 506 | 13,795 | 46,724 | 93,006 | 143,574 | 184,757 | 221,128 | 252,531 | 303,682 | 356,246 | 0 | 1,615,949 |
| 1996 | 478 | 12,380 | 47,206 | 94,145 | 152,053 | 201,631 | 242,748 | 281,299 | 331,849 | 376,021 | 0 | 1,739,810 |
| 1997 | 457 | 11,590 | 45,861 | 92,644 | 155,082 | 213,006 | 256,741 | 308,246 | 361,640 | 395,107 | 0 | 1,840,374 |
| 1998 | 445 | 11,748 | 44,863 | 91,709 | 160,302 | 226,100 | 274,984 | 334,305 | 394,759 | 420,462 | 0 | 1,959,677 |
| 1999 | 474 | 12,644 | 43,926 | 89,852 | 164,335 | 238,202 | 294,693 | 362,563 | 426,265 | 443,091 | 0 | 2,076,045 |
| 2000 | 573 | 14,296 | 43,177 | 89,670 | 164,859 | 246,800 | 312,538 | 391,464 | 451,582 | 468,756 | 0 | 2,183,715 |
| 2001 | 715 | 17,339 | 45,741 | 92,537 | 165,846 | 256,575 | 332,522 | 416,824 | 489,879 | 502,151 | 0 | 2,320,129 |
| 2002 | 727 | 20,884 | 50,590 | 95,515 | 167,600 | 266,622 | 353,508 | 438,776 | 531,718 | 546,347 | 0 | 2,472,287 |
| 2003 | 682 | 22,578 | 55,878 | 99,774 | 169,470 | 277,724 | 375,324 | 465,180 | 570,499 | 593,608 | 16,532 | 2,647,249 |
| 2004 | 591 | 22,898 | 61,383 | 103,753 | 169,586 | 286,702 | 394,572 | 494,833 | 616,509 | 638,275 | 35,435 | 2,824,537 |
| 2005 | 473 | 22,141 | 65,812 | 105,867 | 173,619 | 291,295 | 412,264 | 527,063 | 667,304 | 677,094 | 58,798 | 3,001,730 |
| 2006 | 441 | 20,623 | 68,643 | 107,464 | 177,935 | 290,318 | 426,597 | 557,006 | 701,363 | 727,849 | 85,558 | 3,163,797 |
| 2007 | 436 | 19,552 | 69,937 | 111,023 | 181,609 | 288,752 | 437,617 | 584,975 | 725,575 | 784,345 | 120,990 | 3,324,811 |
| 2008 | 454 | 19,907 | 71,794 | 116,647 | 185,996 | 288,694 | 451,000 | 616,848 | 761,221 | 834,659 | 154,947 | 3,502,167 |
| 2009 | 519 | 21,485 | 74,016 | 125,724 | 192,169 | 291,177 | 468,127 | 653,845 | 811,562 | 895,273 | 153,715 | 3,687,612 |
| 2010 | 454 | 22,651 | 76,703 | 135,257 | 196,262 | 300,892 | 480,270 | 692,026 | 870,176 | 964,283 | 155,286 | 3,894,260 |
| 2011 | 278 | 21,498 | 77,277 | 140,993 | 198,055 | 309,068 | 479,372 | 720,873 | 928,821 | 1,019,213 | 186,285 | 4,081,733 |
| 2012 | 195 | 18,847 | 75,479 | 142,956 | 201,596 | 313,329 | 473,983 | 739,885 | 982,563 | 1,062,235 | 209,479 | 4,220,547 |
| 2013 | 158 | 15,956 | 71,994 | 141,452 | 204,214 | 311,248 | 461,327 | 747,605 | 1,023,339 | 1,111,262 | 210,261 | 4,298,816 |
| 2014 | 123 | 13,518 | 66,532 | 135,082 | 203,925 | 301,667 | 442,009 | 739,758 | 1,047,793 | 1,159,642 | 216,794 | 4,326,843 |
| | | | | | | Total | | | | | | |
| 1991 | 1,458 | 32,262 | 105,109 | 201,941 | 279,000 | 338,313 | 363,204 | 426,010 | 603,136 | 840,142 | 0 | 3,190,575 |
| 1992 | 1,622 | 39,369 | 116,691 | 222,141 | 313,933 | 375,465 | 414,321 | 477,229 | 639,708 | 863,230 | 0 | 3,463,709 |
| 1993 | 1,583 | 42,347 | 124,791 | 239,592 | 344,928 | 413,635 | 462,489 | 528,979 | 682,158 | 880,560 | 0 | 3,721,062 |
| 1994 | 1,336 | 41,107 | 126,471 | 249,792 | 368,334 | 448,217 | 513,033 | 578,155 | 719,967 | 911,749 | 0 | 3,958,161 |
| 1995 | 1,303 | 36,831 | 125,993 | 250,822 | 384,690 | 480,444 | 566,020 | 623,163 | 764,648 | 945,342 | 0 | 4,179,256 |
| 1996 | 1,246 | 32,405 | 122,799 | 245,081 | 394,693 | 508,917 | 605,943 | 677,608 | 813,893 | 975,726 | 0 | 4,378,311 |
| 1997 | 1,186 | 29,920 | 115,087 | 232,150 | 388,386 | 521,498 | 619,336 | 725,439 | 865,264 | 1,002,427 | 0 | 4,500,693 |
| 1998 | 1,208 | 29,851 | 109,698 | 224,138 | 390,992 | 543,552 | 649,057 | 774,890 | 924,351 | 1,043,205 | 0 | 4,690,942 |
| 1999 | 1,289 | 31,564 | 104,658 | 214,438 | 391,021 | 561,782 | 681,177 | 830,180 | 977,889 | 1,076,198 | 0 | 4,870,196 |
| 2000 | 1,460 | 35,088 | 100,712 | 208,539 | 383,177 | 572,685 | 710,490 | 886,108 | 1,021,400 | 1,115,987 | 0 | 5,035,646 |
| 2001 | 1,797 | 42,630 | 104,850 | 209,244 | 377,367 | 585,682 | 744,878 | 932,573 | 1,093,492 | 1,175,312 | 0 | 5,267,825 |
| 2002 | 1,909 | 51,463 | 113,796 | 211,048 | 373,295 | 597,843 | 783,566 | 968,449 | 1,179,411 | 1,258,656 | 0 | 5,539,436 |
| 2003 | 1,734 | 55,015 | 125,320 | 215,785 | 371,249 | 612,405 | 823,276 | 1,016,849 | 1,258,852 | 1,349,918 | 38,217 | 5,868,620 |
| 2004 | 1,461 | 55,230 | 137,024 | 220,046 | 366,295 | 622,536 | 857,054 | 1,068,268 | 1,353,818 | 1,434,712 | 81,780 | 6,198,224 |
| 2005 | 1,170 | 53,453 | 146,385 | 221,138 | 368,577 | 622,208 | 886,510 | 1,123,771 | 1,455,620 | 1,506,573 | 133,584 | 6,518,989 |
| 2006 | 1,052 | 50,043 | 152,645 | 222,689 | 371,383 | 612,789 | 907,839 | 1,176,128 | 1,516,025 | 1,603,733 | 192,592 | 6,806,918 |
| 2007 | 1,059 | 47,932 | 156,467 | 229,542 | 373,621 | 603,495 | 921,560 | 1,228,219 | 1,551,082 | 1,717,167 | 268,579 | 7,098,723 |
| 2008 | 1,160 | 48,872 | 162,062 | 241,959 | 377,465 | 597,455 | 939,247 | 1,288,060 | 1,612,745 | 1,817,644 | 340,022 | 7,426,691 |
| 2009 | 1,289 | 52,920 | 169,201 | 261,831 | 386,763 | 599,631 | 967,235 | 1,360,350 | 1,706,865 | 1,945,644 | 336,290 | 7,788,019 |
| 2010 | 1,119 | 55,857 | 176,891 | 282,951 | 393,707 | 615,799 | 986,803 | 1,437,766 | 1,823,237 | 2,090,589 | 339,219 | 8,203,938 |
| 2011 | 677 | 52,720 | 179,112 | 297,385 | 397,251 | 626,835 | 981,827 | 1,492,249 | 1,940,647 | 2,202,075 | 404,766 | 8,575,544 |
| 2012 | 467 | 46,127 | 175,631 | 304,073 | 404,457 | 629,700 | 967,164 | 1,521,074 | 2,045,962 | 2,275,916 | 456,020 | 8,826,591 |
| 2013 | 373 | 39,382 | 167,645 | 303,385 | 410,641 | 620,021 | 937,099 | 1,525,562 | 2,121,096 | 2,360,570 | 455,176 | 8,940,950 |
| 2014 | 343 | 33,495 | 155,379 | 292,985 | 411,740 | 596,248 | 893,303 | 1,499,066 | 2,162,548 | 2,442,597 | 466,814 | 8,954,518 |

Source: SSA administrative records.

# Death Experience
# by Entitlement Age and Duration

# (2006-10)

## Table 7A.—Male Disabled Workers

***Probability of Death***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 0.004005 | 0.007118 | 0.005243 | 0.005808 | 0.004028 | 0.002434 | 0.009198 | 0.007122 | 0.005716 | 0.006213 | 0.008136 | 26 |
| 17 | 0.005733 | 0.008269 | 0.006200 | 0.006732 | 0.004814 | 0.004741 | 0.007013 | 0.007116 | 0.006395 | 0.005513 | 0.006905 | 27 |
| 18 | 0.007308 | 0.008883 | 0.006932 | 0.007155 | 0.006209 | 0.007076 | 0.004693 | 0.006643 | 0.006733 | 0.005497 | 0.006352 | 28 |
| 19 | 0.009912 | 0.008377 | 0.007283 | 0.007686 | 0.006205 | 0.006500 | 0.004569 | 0.005458 | 0.007248 | 0.005377 | 0.005880 | 29 |
| 20 | 0.010149 | 0.008646 | 0.006905 | 0.007953 | 0.006470 | 0.006162 | 0.004441 | 0.006121 | 0.007672 | 0.005341 | 0.006108 | 30 |
| 21 | 0.011103 | 0.010265 | 0.007296 | 0.007620 | 0.006774 | 0.005655 | 0.005015 | 0.004967 | 0.006140 | 0.006874 | 0.007012 | 31 |
| 22 | 0.012094 | 0.011228 | 0.009187 | 0.008027 | 0.007389 | 0.006408 | 0.006813 | 0.005581 | 0.006505 | 0.006665 | 0.007916 | 32 |
| 23 | 0.013836 | 0.011179 | 0.009447 | 0.007643 | 0.006611 | 0.007118 | 0.007323 | 0.005613 | 0.007006 | 0.006227 | 0.008116 | 33 |
| 24 | 0.015161 | 0.011926 | 0.009826 | 0.008297 | 0.009101 | 0.009227 | 0.007863 | 0.007654 | 0.007651 | 0.007779 | 0.009324 | 34 |
| 25 | 0.018140 | 0.014673 | 0.011113 | 0.010623 | 0.011169 | 0.008417 | 0.008942 | 0.008349 | 0.008298 | 0.008464 | 0.009091 | 35 |
| 26 | 0.018564 | 0.016495 | 0.013518 | 0.011573 | 0.010589 | 0.008277 | 0.009743 | 0.010199 | 0.009877 | 0.010236 | 0.009375 | 36 |
| 27 | 0.020113 | 0.017388 | 0.013371 | 0.013152 | 0.011160 | 0.008675 | 0.011310 | 0.010835 | 0.010458 | 0.010874 | 0.010365 | 37 |
| 28 | 0.020724 | 0.018155 | 0.013458 | 0.014264 | 0.011917 | 0.010631 | 0.011378 | 0.011353 | 0.010614 | 0.011099 | 0.011003 | 38 |
| 29 | 0.021458 | 0.016934 | 0.013899 | 0.012967 | 0.012085 | 0.013262 | 0.011405 | 0.011686 | 0.012879 | 0.012467 | 0.011339 | 39 |
| 30 | 0.023200 | 0.017115 | 0.015756 | 0.014714 | 0.011684 | 0.012936 | 0.012060 | 0.012233 | 0.012293 | 0.013085 | 0.011527 | 40 |
| 31 | 0.024571 | 0.017734 | 0.015653 | 0.015981 | 0.012800 | 0.012994 | 0.013193 | 0.013713 | 0.013573 | 0.014216 | 0.013354 | 41 |
| 32 | 0.024515 | 0.017861 | 0.017122 | 0.014963 | 0.013807 | 0.014220 | 0.013867 | 0.013669 | 0.013467 | 0.014543 | 0.013894 | 42 |
| 33 | 0.025472 | 0.019277 | 0.015627 | 0.015147 | 0.014157 | 0.014467 | 0.014338 | 0.014137 | 0.013848 | 0.015326 | 0.014453 | 43 |
| 34 | 0.026543 | 0.021196 | 0.016385 | 0.016307 | 0.015505 | 0.015411 | 0.014422 | 0.015058 | 0.015485 | 0.015910 | 0.015402 | 44 |
| 35 | 0.028307 | 0.020641 | 0.016911 | 0.016015 | 0.015144 | 0.015943 | 0.015318 | 0.015467 | 0.017319 | 0.017290 | 0.015730 | 45 |
| 36 | 0.029553 | 0.021818 | 0.015583 | 0.017742 | 0.015664 | 0.015792 | 0.016567 | 0.016336 | 0.016864 | 0.018095 | 0.016623 | 46 |
| 37 | 0.031385 | 0.024737 | 0.018076 | 0.017275 | 0.016308 | 0.016980 | 0.017910 | 0.017621 | 0.017296 | 0.019528 | 0.017254 | 47 |
| 38 | 0.031170 | 0.024702 | 0.020663 | 0.018570 | 0.016709 | 0.017127 | 0.016991 | 0.017793 | 0.018280 | 0.020344 | 0.018444 | 48 |
| 39 | 0.031760 | 0.023666 | 0.020930 | 0.019676 | 0.017793 | 0.016971 | 0.018185 | 0.019764 | 0.019799 | 0.020364 | 0.019330 | 49 |
| 40 | 0.033996 | 0.025886 | 0.021615 | 0.020828 | 0.018276 | 0.019744 | 0.019021 | 0.020915 | 0.019346 | 0.020367 | 0.021099 | 50 |
| 41 | 0.037454 | 0.027476 | 0.021614 | 0.019927 | 0.021049 | 0.020233 | 0.021340 | 0.020950 | 0.021474 | 0.022797 | 0.022125 | 51 |
| 42 | 0.042254 | 0.029028 | 0.024078 | 0.021666 | 0.021654 | 0.021111 | 0.020751 | 0.022591 | 0.024108 | 0.024209 | 0.022946 | 52 |
| 43 | 0.043253 | 0.030026 | 0.025109 | 0.023848 | 0.021864 | 0.023325 | 0.022413 | 0.023813 | 0.024088 | 0.025639 | 0.024665 | 53 |
| 44 | 0.047810 | 0.030554 | 0.025663 | 0.024035 | 0.024225 | 0.023838 | 0.025207 | 0.025413 | 0.026245 | 0.028749 | 0.026031 | 54 |
| 45 | 0.048081 | 0.031913 | 0.028376 | 0.025577 | 0.025257 | 0.026351 | 0.026729 | 0.026663 | 0.026773 | 0.028648 | 0.027221 | 55 |
| 46 | 0.052341 | 0.033774 | 0.028944 | 0.026922 | 0.026840 | 0.026631 | 0.026597 | 0.027912 | 0.029313 | 0.030353 | 0.028951 | 56 |
| 47 | 0.058179 | 0.037569 | 0.030009 | 0.029002 | 0.028099 | 0.028074 | 0.027621 | 0.029062 | 0.030591 | 0.032001 | 0.030184 | 57 |
| 48 | 0.063102 | 0.039881 | 0.032815 | 0.030991 | 0.029464 | 0.029392 | 0.029290 | 0.029774 | 0.030323 | 0.032387 | 0.031587 | 58 |
| 49 | 0.064043 | 0.043206 | 0.033119 | 0.031247 | 0.029065 | 0.030218 | 0.030251 | 0.031965 | 0.031652 | 0.032654 | 0.033641 | 59 |
| 50 | 0.047733 | 0.034242 | 0.029994 | 0.029417 | 0.028782 | 0.028373 | 0.029795 | 0.031248 | 0.030506 | 0.033644 | 0.034318 | 60 |
| 51 | 0.060387 | 0.040972 | 0.033382 | 0.030202 | 0.030311 | 0.030353 | 0.031738 | 0.032343 | 0.033140 | 0.036774 | 0.036444 | 61 |
| 52 | 0.064606 | 0.042419 | 0.034941 | 0.032608 | 0.030983 | 0.032156 | 0.032335 | 0.033528 | 0.034646 | 0.036037 | 0.038363 | 62 |
| 53 | 0.067887 | 0.045619 | 0.037972 | 0.034237 | 0.032802 | 0.032727 | 0.031872 | 0.034376 | 0.037637 | 0.038761 | 0.041034 | 63 |
| 54 | 0.069555 | 0.046707 | 0.035569 | 0.034591 | 0.032746 | 0.033390 | 0.034824 | 0.037122 | 0.038282 | 0.041385 | 0.042186 | 64 |
| 55 | 0.053986 | 0.039017 | 0.032103 | 0.030704 | 0.030946 | 0.031538 | 0.033814 | 0.035627 | 0.037044 | 0.040646 | 0.041976 | 65 |
| 56 | 0.062545 | 0.042695 | 0.034206 | 0.033525 | 0.032278 | 0.033869 | 0.035190 | 0.039125 | 0.039132 | 0.041303 | 0.047624 | 66 |
| 57 | 0.063949 | 0.043076 | 0.035000 | 0.033490 | 0.033836 | 0.036481 | 0.038043 | 0.040093 | 0.040390 | 0.045543 | 0.049946 | 67 |
| 58 | 0.066925 | 0.045721 | 0.037491 | 0.035357 | 0.036548 | 0.038511 | 0.040046 | 0.038783 | 0.045576 | 0.048301 | 0.052884 | 68 |
| 59 | 0.066950 | 0.046406 | 0.038999 | 0.036654 | 0.037211 | 0.037375 | 0.038736 | 0.043914 | 0.047481 | 0.051386 | 0.055771 | 69 |
| 60 | 0.064286 | 0.046916 | 0.039314 | 0.037607 | 0.037372 | 0.037410 | 0.043402 | 0.045616 | 0.048726 | 0.052754 | 0.058466 | 70 |
| 61 | 0.074153 | 0.049555 | 0.041682 | 0.039464 | 0.038908 | 0.043873 | 0.047364 | 0.048433 | 0.052576 | 0.054822 | 0.061678 | 71 |
| 62 | 0.081539 | 0.054098 | 0.044189 | 0.042764 | 0.045562 | 0.045980 | 0.049717 | 0.052812 | 0.055874 | 0.057919 | 0.065458 | 72 |
| 63 | 0.095425 | 0.063973 | 0.051745 | 0.050283 | 0.050324 | 0.054444 | 0.056046 | 0.060056 | 0.065220 | 0.065203 | 0.069131 | 73 |
| 64 | 0.115021 | 0.070370 | 0.055579 | 0.055825 | 0.056144 | 0.062203 | 0.061766 | 0.064501 | 0.073359 | 0.073558 | 0.073835 | 74 |
| 65 | 0.123763 | 0.074767 | 0.055770 | 0.060810 | 0.060725 | 0.062011 | 0.064728 | 0.066258 | 0.081121 | 0.081981 | 0.079210 | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $q_{[x]+t}$ at duration $t$ represents the probability of death—in a multiple-decrement environment—during the ($t$+1) year of entitlement for those originally entitled to disability benefits at entl age [$x$] who have attained age [$x$]+$t$.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 7C** for attained ages beyond age 75.
4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

## Table 7B.—Female Disabled Workers

***Probability of Death***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 0.002658 | 0.004147 | 0.003886 | 0.005301 | 0.002729 | 0.002983 | 0.004693 | 0.008797 | 0.006399 | 0.003891 | 0.006018 | 26 |
| 17 | 0.005155 | 0.006352 | 0.004714 | 0.005212 | 0.003813 | 0.004076 | 0.005824 | 0.007905 | 0.005629 | 0.004977 | 0.006102 | 27 |
| 18 | 0.007548 | 0.008296 | 0.005429 | 0.005711 | 0.004812 | 0.004944 | 0.006739 | 0.007348 | 0.004588 | 0.006013 | 0.005964 | 28 |
| 19 | 0.009750 | 0.008725 | 0.006035 | 0.005879 | 0.005938 | 0.004206 | 0.006868 | 0.007082 | 0.004904 | 0.006804 | 0.006404 | 29 |
| 20 | 0.009209 | 0.008893 | 0.005486 | 0.006412 | 0.005531 | 0.004502 | 0.006699 | 0.005799 | 0.005786 | 0.007034 | 0.007357 | 30 |
| 21 | 0.008853 | 0.008749 | 0.006374 | 0.006418 | 0.005043 | 0.005153 | 0.005067 | 0.005268 | 0.006487 | 0.006387 | 0.006437 | 31 |
| 22 | 0.010456 | 0.007957 | 0.008638 | 0.006825 | 0.005194 | 0.005517 | 0.005655 | 0.005977 | 0.005867 | 0.006623 | 0.006821 | 32 |
| 23 | 0.012323 | 0.010298 | 0.008646 | 0.007240 | 0.005693 | 0.005601 | 0.006956 | 0.006625 | 0.005840 | 0.007409 | 0.006958 | 33 |
| 24 | 0.013222 | 0.011330 | 0.007574 | 0.006682 | 0.006947 | 0.006319 | 0.006958 | 0.006688 | 0.007153 | 0.008527 | 0.007247 | 34 |
| 25 | 0.014412 | 0.012192 | 0.008099 | 0.007552 | 0.007601 | 0.007357 | 0.007331 | 0.006054 | 0.008567 | 0.008665 | 0.007563 | 35 |
| 26 | 0.015869 | 0.013782 | 0.009713 | 0.008131 | 0.008220 | 0.006557 | 0.007754 | 0.006164 | 0.008628 | 0.008416 | 0.008902 | 36 |
| 27 | 0.018568 | 0.012815 | 0.009088 | 0.008390 | 0.008448 | 0.007458 | 0.008406 | 0.007131 | 0.007973 | 0.007569 | 0.008624 | 37 |
| 28 | 0.017060 | 0.014452 | 0.010665 | 0.008915 | 0.007890 | 0.007942 | 0.008312 | 0.007197 | 0.008461 | 0.008830 | 0.009053 | 38 |
| 29 | 0.017180 | 0.013369 | 0.011671 | 0.009849 | 0.008973 | 0.008262 | 0.009258 | 0.008848 | 0.009670 | 0.009624 | 0.009698 | 39 |
| 30 | 0.019371 | 0.014874 | 0.012718 | 0.010437 | 0.008079 | 0.008219 | 0.008471 | 0.009088 | 0.008830 | 0.009844 | 0.010284 | 40 |
| 31 | 0.020304 | 0.015223 | 0.013321 | 0.009271 | 0.008172 | 0.008781 | 0.008371 | 0.009265 | 0.010377 | 0.009011 | 0.010057 | 41 |
| 32 | 0.020219 | 0.015476 | 0.012849 | 0.010537 | 0.009858 | 0.010009 | 0.008342 | 0.008794 | 0.009561 | 0.010244 | 0.011045 | 42 |
| 33 | 0.020601 | 0.017199 | 0.012246 | 0.011135 | 0.008962 | 0.009468 | 0.009323 | 0.009131 | 0.010025 | 0.009657 | 0.011452 | 43 |
| 34 | 0.021780 | 0.017219 | 0.013132 | 0.011203 | 0.010219 | 0.009423 | 0.008668 | 0.010100 | 0.010015 | 0.010768 | 0.011468 | 44 |
| 35 | 0.024277 | 0.018407 | 0.014134 | 0.010683 | 0.011787 | 0.009355 | 0.009837 | 0.010327 | 0.010322 | 0.010981 | 0.012035 | 45 |
| 36 | 0.024825 | 0.017330 | 0.013951 | 0.012652 | 0.012280 | 0.010637 | 0.011231 | 0.010735 | 0.010542 | 0.012725 | 0.013051 | 46 |
| 37 | 0.026561 | 0.018835 | 0.014910 | 0.012201 | 0.012344 | 0.011605 | 0.011980 | 0.011071 | 0.010894 | 0.012274 | 0.013477 | 47 |
| 38 | 0.026281 | 0.019585 | 0.015816 | 0.013079 | 0.011725 | 0.011828 | 0.011514 | 0.012413 | 0.011958 | 0.012287 | 0.014012 | 48 |
| 39 | 0.026941 | 0.021430 | 0.016048 | 0.012897 | 0.013672 | 0.012459 | 0.012617 | 0.013117 | 0.013621 | 0.014177 | 0.015020 | 49 |
| 40 | 0.030039 | 0.023086 | 0.017040 | 0.015072 | 0.013017 | 0.013590 | 0.011700 | 0.013659 | 0.013795 | 0.014052 | 0.014972 | 50 |
| 41 | 0.030618 | 0.024372 | 0.018334 | 0.014800 | 0.014070 | 0.013623 | 0.012804 | 0.014282 | 0.013849 | 0.014882 | 0.016122 | 51 |
| 42 | 0.032748 | 0.023726 | 0.019303 | 0.015277 | 0.014078 | 0.013591 | 0.013571 | 0.014530 | 0.014929 | 0.016072 | 0.016938 | 52 |
| 43 | 0.034374 | 0.024845 | 0.019428 | 0.016820 | 0.016001 | 0.014886 | 0.014231 | 0.015755 | 0.014611 | 0.016189 | 0.017025 | 53 |
| 44 | 0.037010 | 0.026114 | 0.019913 | 0.017809 | 0.015975 | 0.015412 | 0.015365 | 0.016867 | 0.015455 | 0.017517 | 0.018023 | 54 |
| 45 | 0.038807 | 0.026422 | 0.020231 | 0.017309 | 0.016226 | 0.016170 | 0.016105 | 0.017340 | 0.016837 | 0.017865 | 0.018834 | 55 |
| 46 | 0.040464 | 0.028115 | 0.021222 | 0.018650 | 0.016445 | 0.016714 | 0.017037 | 0.017975 | 0.018331 | 0.018786 | 0.019602 | 56 |
| 47 | 0.043439 | 0.029289 | 0.022854 | 0.020102 | 0.018218 | 0.016908 | 0.017062 | 0.017986 | 0.019342 | 0.017477 | 0.020381 | 57 |
| 48 | 0.047401 | 0.031736 | 0.022880 | 0.020367 | 0.018486 | 0.018265 | 0.018161 | 0.018721 | 0.018228 | 0.018865 | 0.021790 | 58 |
| 49 | 0.049188 | 0.033086 | 0.023177 | 0.020019 | 0.019483 | 0.017782 | 0.018292 | 0.018337 | 0.021136 | 0.022378 | 0.023241 | 59 |
| 50 | 0.034800 | 0.026452 | 0.020089 | 0.018711 | 0.017469 | 0.017206 | 0.018054 | 0.018532 | 0.020905 | 0.021966 | 0.023479 | 60 |
| 51 | 0.044183 | 0.030204 | 0.023619 | 0.021707 | 0.020014 | 0.019136 | 0.019921 | 0.021147 | 0.020662 | 0.022655 | 0.025342 | 61 |
| 52 | 0.045248 | 0.030904 | 0.024238 | 0.021377 | 0.019513 | 0.019663 | 0.020859 | 0.022547 | 0.021829 | 0.023926 | 0.026661 | 62 |
| 53 | 0.047363 | 0.033837 | 0.024167 | 0.022111 | 0.020565 | 0.021867 | 0.021866 | 0.022574 | 0.024181 | 0.025867 | 0.028052 | 63 |
| 54 | 0.049597 | 0.035549 | 0.025710 | 0.022929 | 0.023197 | 0.022873 | 0.022310 | 0.024057 | 0.026393 | 0.027094 | 0.029049 | 64 |
| 55 | 0.040332 | 0.030798 | 0.022630 | 0.021947 | 0.021597 | 0.021104 | 0.021764 | 0.023932 | 0.025645 | 0.026213 | 0.027770 | 65 |
| 56 | 0.048755 | 0.034287 | 0.026364 | 0.023528 | 0.023864 | 0.023257 | 0.025797 | 0.026426 | 0.027259 | 0.025594 | 0.032170 | 66 |
| 57 | 0.050029 | 0.035592 | 0.027304 | 0.025821 | 0.024584 | 0.025678 | 0.026968 | 0.026791 | 0.027577 | 0.030120 | 0.034475 | 67 |
| 58 | 0.051823 | 0.035666 | 0.028397 | 0.025628 | 0.026473 | 0.025788 | 0.027020 | 0.026848 | 0.030421 | 0.032327 | 0.036526 | 68 |
| 59 | 0.053349 | 0.038506 | 0.030781 | 0.027944 | 0.028793 | 0.027118 | 0.026691 | 0.031142 | 0.032520 | 0.034949 | 0.038214 | 69 |
| 60 | 0.053890 | 0.039981 | 0.031359 | 0.028702 | 0.027901 | 0.027644 | 0.029689 | 0.032108 | 0.033413 | 0.036736 | 0.041030 | 70 |
| 61 | 0.061995 | 0.042093 | 0.033071 | 0.030774 | 0.027749 | 0.032939 | 0.032992 | 0.036253 | 0.039311 | 0.041570 | 0.043767 | 71 |
| 62 | 0.066980 | 0.047808 | 0.038159 | 0.032880 | 0.034093 | 0.034971 | 0.036726 | 0.038876 | 0.042402 | 0.045475 | 0.046781 | 72 |
| 63 | 0.079760 | 0.055266 | 0.041331 | 0.040768 | 0.037425 | 0.040520 | 0.043163 | 0.043178 | 0.048631 | 0.048940 | 0.050292 | 73 |
| 64 | 0.100447 | 0.060386 | 0.049733 | 0.043582 | 0.046125 | 0.044295 | 0.049059 | 0.049045 | 0.054979 | 0.055358 | 0.053434 | 74 |
| 65 | 0.108487 | 0.068326 | 0.056379 | 0.046410 | 0.051687 | 0.045036 | 0.053099 | 0.054934 | 0.061211 | 0.061746 | 0.057982 | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $q_{[x]+t}$ at duration $t$ represents the probability of death—in a multiple-decrement environment—during the ($t$+1) year of entitlement for those originally entitled to disability benefits at entl age [$x$] who have attained age [$x$]+$t$.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 7C** for attained ages beyond age 75.
4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

## Table 7C.—Disabled Workers Age 76 and Older
### *Probability of Death*
(2006-10 Social Security DI disability experience)

| Attained age | Male | Female |
|---|---|---|
| 76 | 0.083534 | 0.062005 |
| 77 | 0.088329 | 0.066664 |
| 78 | 0.095884 | 0.072160 |
| 79 | 0.102637 | 0.077637 |
| 80 | 0.109178 | 0.083616 |
| 81 | 0.118024 | 0.090503 |
| 82 | 0.127082 | 0.098096 |
| 83 | 0.137380 | 0.105813 |
| 84 | 0.145437 | 0.115272 |
| 85 | 0.156293 | 0.122620 |
| 86 | 0.169966 | 0.131024 |
| 87 | 0.178678 | 0.142562 |
| 88 | 0.198189 | 0.154668 |
| 89 | 0.208951 | 0.168299 |
| 90 | 0.219466 | 0.179299 |
| 91 | 0.241438 | 0.196629 |
| 92 | 0.250499 | 0.207569 |
| 93 | 0.266052 | 0.223198 |
| 94 | 0.279355 | 0.242218 |
| 95 | 0.293322 | 0.254586 |
| 96 | 0.307989 | 0.269352 |
| 97 | 0.323388 | 0.284975 |
| 98 | 0.339557 | 0.301503 |
| 99 | 0.356535 | 0.318990 |
| 100 | 0.374362 | 0.337492 |
| 101 | 0.393080 | 0.357066 |
| 102 | 0.412734 | 0.377776 |
| 103 | 0.433371 | 0.399687 |
| 104 | 0.455039 | 0.422869 |
| 105 | 0.477791 | 0.447396 |
| 106 | 0.501681 | 0.473344 |
| 107 | 0.526765 | 0.500798 |
| 108 | 0.553103 | 0.529845 |
| 109 | 0.580758 | 0.560576 |
| 110 | 0.609796 | 0.593089 |

Notes:

1. The value at attained age *x* represents the probability of death within one year for those originally entitled to disability benefits who have attained that particular age. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. Results have been blended based on attributes from general population mortality for calendar year 2000. Values are an extension of the ultimate column of **tables 7A** and **7B**.

## Table 8A.—Male Disabled Workers

***Benefit Continuance Table (excluding possibility of recovery)***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 100,000 | 99,600 | 98,891 | 98,373 | 97,802 | 97,408 | 97,171 | 96,277 | 95,591 | 95,045 | 94,454 | 26 |
| 17 | 99,751 | 99,179 | 98,359 | 97,749 | 97,091 | 96,624 | 96,166 | 95,492 | 94,812 | 94,206 | 93,686 | 27 |
| 18 | 99,522 | 98,795 | 97,917 | 97,238 | 96,542 | 95,943 | 95,264 | 94,817 | 94,187 | 93,553 | 93,039 | 28 |
| 19 | 99,039 | 98,057 | 97,236 | 96,528 | 95,786 | 95,192 | 94,573 | 94,141 | 93,627 | 92,948 | 92,448 | 29 |
| 20 | 98,579 | 97,579 | 96,735 | 96,067 | 95,303 | 94,686 | 94,103 | 93,685 | 93,112 | 92,398 | 91,904 | 30 |
| 21 | 98,161 | 97,071 | 96,075 | 95,374 | 94,647 | 94,006 | 93,474 | 93,005 | 92,543 | 91,975 | 91,343 | 31 |
| 22 | 98,281 | 97,092 | 96,002 | 95,120 | 94,356 | 93,659 | 93,059 | 92,425 | 91,909 | 91,311 | 90,703 | 32 |
| 23 | 97,711 | 96,359 | 95,282 | 94,382 | 93,661 | 93,042 | 92,380 | 91,704 | 91,189 | 90,550 | 89,985 | 33 |
| 24 | 98,146 | 96,658 | 95,505 | 94,567 | 93,782 | 92,928 | 92,071 | 91,347 | 90,648 | 89,954 | 89,255 | 34 |
| 25 | 98,589 | 96,801 | 95,381 | 94,321 | 93,319 | 92,277 | 91,500 | 90,682 | 89,925 | 89,179 | 88,423 | 35 |
| 26 | 98,774 | 96,940 | 95,341 | 94,052 | 92,964 | 91,980 | 91,219 | 90,330 | 89,409 | 88,526 | 87,619 | 36 |
| 27 | 98,671 | 96,686 | 95,005 | 93,735 | 92,502 | 91,470 | 90,676 | 89,650 | 88,679 | 87,752 | 86,798 | 37 |
| 28 | 98,269 | 96,232 | 94,485 | 93,213 | 91,883 | 90,788 | 89,823 | 88,801 | 87,793 | 86,861 | 85,898 | 38 |
| 29 | 97,725 | 95,628 | 94,009 | 92,702 | 91,500 | 90,394 | 89,195 | 88,178 | 87,148 | 86,026 | 84,953 | 39 |
| 30 | 97,212 | 94,957 | 93,332 | 91,861 | 90,509 | 89,451 | 88,294 | 87,229 | 86,162 | 85,103 | 83,990 | 40 |
| 31 | 97,008 | 94,624 | 92,946 | 91,491 | 90,029 | 88,877 | 87,722 | 86,565 | 85,378 | 84,219 | 83,022 | 41 |
| 32 | 96,063 | 93,708 | 92,034 | 90,458 | 89,104 | 87,874 | 86,624 | 85,423 | 84,255 | 83,120 | 81,913 | 42 |
| 33 | 95,092 | 92,670 | 90,884 | 89,464 | 88,109 | 86,862 | 85,605 | 84,378 | 83,185 | 82,033 | 80,775 | 43 |
| 34 | 94,718 | 92,204 | 90,250 | 88,771 | 87,323 | 85,969 | 84,644 | 83,423 | 82,167 | 80,895 | 79,608 | 44 |
| 35 | 93,844 | 91,188 | 89,306 | 87,796 | 86,390 | 85,082 | 83,726 | 82,443 | 81,168 | 79,762 | 78,382 | 45 |
| 36 | 92,903 | 90,157 | 88,190 | 86,816 | 85,276 | 83,940 | 82,614 | 81,245 | 79,918 | 78,570 | 77,149 | 46 |
| 37 | 92,589 | 89,683 | 87,465 | 85,884 | 84,400 | 83,024 | 81,614 | 80,152 | 78,740 | 77,378 | 75,867 | 47 |
| 38 | 91,478 | 88,627 | 86,438 | 84,652 | 83,080 | 81,692 | 80,293 | 78,929 | 77,525 | 76,108 | 74,558 | 48 |
| 39 | 90,393 | 87,522 | 85,451 | 83,663 | 82,017 | 80,558 | 79,191 | 77,751 | 76,214 | 74,705 | 73,183 | 49 |
| 40 | 89,657 | 86,609 | 84,367 | 82,543 | 80,824 | 79,347 | 77,780 | 76,301 | 74,705 | 73,260 | 71,768 | 50 |
| 41 | 89,064 | 85,728 | 83,373 | 81,571 | 79,946 | 78,263 | 76,680 | 75,044 | 73,472 | 71,894 | 70,254 | 51 |
| 42 | 88,643 | 84,897 | 82,433 | 80,448 | 78,705 | 77,001 | 75,375 | 73,811 | 72,144 | 70,405 | 68,700 | 52 |
| 43 | 87,676 | 83,884 | 81,365 | 79,322 | 77,430 | 75,737 | 73,970 | 72,312 | 70,590 | 68,890 | 67,124 | 53 |
| 44 | 87,147 | 82,981 | 80,446 | 78,382 | 76,498 | 74,645 | 72,866 | 71,029 | 69,224 | 67,407 | 65,468 | 54 |
| 45 | 85,987 | 81,853 | 79,241 | 76,992 | 75,023 | 73,128 | 71,201 | 69,298 | 67,450 | 65,644 | 63,764 | 55 |
| 46 | 84,979 | 80,531 | 77,811 | 75,559 | 73,525 | 71,552 | 69,646 | 67,794 | 65,902 | 63,970 | 62,028 | 56 |
| 47 | 84,302 | 79,397 | 76,414 | 74,121 | 71,971 | 69,949 | 67,985 | 66,107 | 64,186 | 62,222 | 60,232 | 57 |
| 48 | 83,237 | 77,985 | 74,875 | 72,418 | 70,174 | 68,106 | 66,104 | 64,168 | 62,257 | 60,369 | 58,414 | 58 |
| 49 | 81,450 | 76,234 | 72,940 | 70,524 | 68,320 | 66,334 | 64,330 | 62,384 | 60,390 | 58,479 | 56,569 | 59 |
| 50 | 75,982 | 72,355 | 69,877 | 67,781 | 65,787 | 63,894 | 62,081 | 60,231 | 58,349 | 56,569 | 54,666 | 60 |
| 51 | 76,170 | 71,570 | 68,638 | 66,347 | 64,343 | 62,393 | 60,499 | 58,579 | 56,684 | 54,805 | 52,790 | 61 |
| 52 | 74,525 | 69,710 | 66,753 | 64,421 | 62,320 | 60,389 | 58,447 | 56,557 | 54,661 | 52,767 | 50,866 | 62 |
| 53 | 73,151 | 68,185 | 65,074 | 62,603 | 60,460 | 58,477 | 56,563 | 54,760 | 52,878 | 50,888 | 48,915 | 63 |
| 54 | 70,906 | 65,974 | 62,893 | 60,656 | 58,558 | 56,640 | 54,749 | 52,842 | 50,880 | 48,932 | 46,908 | 64 |
| 55 | 65,209 | 61,689 | 59,282 | 57,379 | 55,617 | 53,896 | 52,196 | 50,431 | 48,634 | 46,832 | 44,929 | 65 |
| 56 | 64,356 | 60,331 | 57,755 | 55,779 | 53,909 | 52,169 | 50,402 | 48,628 | 46,725 | 44,897 | 43,043 | 66 |
| 57 | 62,324 | 58,338 | 55,825 | 53,871 | 52,067 | 50,305 | 48,470 | 46,626 | 44,757 | 42,949 | 40,993 | 67 |
| 58 | 60,675 | 56,614 | 54,026 | 52,001 | 50,162 | 48,329 | 46,468 | 44,607 | 42,877 | 40,923 | 38,946 | 68 |
| 59 | 58,183 | 54,288 | 51,769 | 49,750 | 47,926 | 46,143 | 44,418 | 42,697 | 40,822 | 38,884 | 36,886 | 69 |
| 60 | 55,413 | 51,851 | 49,418 | 47,475 | 45,690 | 43,982 | 42,337 | 40,499 | 38,652 | 36,769 | 34,829 | 70 |
| 61 | 54,273 | 50,248 | 47,758 | 45,767 | 43,961 | 42,251 | 40,397 | 38,484 | 36,620 | 34,695 | 32,793 | 71 |
| 62 | 53,103 | 48,773 | 46,134 | 44,095 | 42,209 | 40,286 | 38,434 | 36,523 | 34,594 | 32,661 | 30,770 | 72 |
| 63 | 54,167 | 48,998 | 45,863 | 43,490 | 41,303 | 39,224 | 37,088 | 35,009 | 32,906 | 30,760 | 28,756 | 73 |
| 64 | 54,709 | 48,416 | 45,009 | 42,507 | 40,134 | 37,881 | 35,525 | 33,331 | 31,181 | 28,894 | 26,768 | 74 |
| 65 | 53,130 | 46,554 | 43,073 | 40,671 | 38,198 | 35,878 | 33,653 | 31,475 | 29,390 | 27,006 | 24,792 | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $l_{[x]}$ at duration 0 represents an assumed number of lives originally entitled to disability benefits at entl age [$x$]; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives from the original $l_{[x]}$ who have not died and remain on the rolls as of attained age [$x$]+$t$. Lives are decremented using probabilities from **table 7A**.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 8C** for attained ages beyond age 75.

## Table 8B.—Female Disabled Workers

***Benefit Continuance Table (excluding possibility of recovery)***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 100,000 | 99,734 | 99,320 | 98,934 | 98,410 | 98,141 | 97,848 | 97,389 | 96,532 | 95,914 | 95,541 | 26 |
| 17 | 100,216 | 99,699 | 99,066 | 98,599 | 98,085 | 97,711 | 97,313 | 96,746 | 95,981 | 95,441 | 94,966 | 27 |
| 18 | 100,387 | 99,629 | 98,802 | 98,266 | 97,705 | 97,235 | 96,754 | 96,102 | 95,396 | 94,958 | 94,387 | 28 |
| 19 | 100,268 | 99,290 | 98,424 | 97,830 | 97,255 | 96,677 | 96,270 | 95,609 | 94,932 | 94,466 | 93,824 | 29 |
| 20 | 99,541 | 98,624 | 97,747 | 97,211 | 96,588 | 96,054 | 95,622 | 94,981 | 94,430 | 93,884 | 93,223 | 30 |
| 21 | 98,654 | 97,781 | 96,926 | 96,308 | 95,690 | 95,207 | 94,716 | 94,236 | 93,740 | 93,132 | 92,537 | 31 |
| 22 | 98,505 | 97,475 | 96,699 | 95,864 | 95,210 | 94,715 | 94,192 | 93,659 | 93,099 | 92,553 | 91,941 | 32 |
| 23 | 98,618 | 97,403 | 96,400 | 95,567 | 94,875 | 94,335 | 93,807 | 93,154 | 92,537 | 91,997 | 91,314 | 33 |
| 24 | 98,404 | 97,103 | 96,003 | 95,276 | 94,639 | 93,982 | 93,388 | 92,738 | 92,118 | 91,459 | 90,679 | 34 |
| 25 | 98,327 | 96,910 | 95,728 | 94,953 | 94,236 | 93,520 | 92,832 | 92,151 | 91,593 | 90,808 | 90,022 | 35 |
| 26 | 98,119 | 96,562 | 95,231 | 94,306 | 93,539 | 92,770 | 92,162 | 91,447 | 90,883 | 90,099 | 89,341 | 36 |
| 27 | 97,503 | 95,693 | 94,467 | 93,608 | 92,823 | 92,039 | 91,353 | 90,585 | 89,939 | 89,222 | 88,546 | 37 |
| 28 | 97,041 | 95,385 | 94,006 | 93,003 | 92,174 | 91,447 | 90,721 | 89,967 | 89,320 | 88,564 | 87,782 | 38 |
| 29 | 96,841 | 95,177 | 93,905 | 92,809 | 91,895 | 91,070 | 90,318 | 89,482 | 88,690 | 87,832 | 86,987 | 39 |
| 30 | 96,217 | 94,353 | 92,950 | 91,768 | 90,810 | 90,076 | 89,336 | 88,579 | 87,774 | 86,999 | 86,143 | 40 |
| 31 | 95,437 | 93,499 | 92,076 | 90,849 | 90,007 | 89,271 | 88,487 | 87,746 | 86,933 | 86,031 | 85,257 | 41 |
| 32 | 94,840 | 92,922 | 91,484 | 90,309 | 89,357 | 88,476 | 87,590 | 86,859 | 86,095 | 85,272 | 84,400 | 42 |
| 33 | 93,971 | 92,035 | 90,452 | 89,344 | 88,349 | 87,557 | 86,728 | 85,919 | 85,134 | 84,281 | 83,468 | 43 |
| 34 | 93,345 | 91,312 | 89,740 | 88,562 | 87,570 | 86,675 | 85,858 | 85,114 | 84,254 | 83,410 | 82,512 | 44 |
| 35 | 92,989 | 90,732 | 89,062 | 87,803 | 86,865 | 85,841 | 85,038 | 84,201 | 83,331 | 82,471 | 81,566 | 45 |
| 36 | 92,503 | 90,207 | 88,644 | 87,407 | 86,301 | 85,241 | 84,334 | 83,387 | 82,492 | 81,622 | 80,584 | 46 |
| 37 | 91,833 | 89,394 | 87,710 | 86,402 | 85,348 | 84,294 | 83,316 | 82,318 | 81,407 | 80,520 | 79,532 | 47 |
| 38 | 90,946 | 88,556 | 86,822 | 85,449 | 84,331 | 83,342 | 82,356 | 81,408 | 80,397 | 79,436 | 78,460 | 48 |
| 39 | 90,633 | 88,191 | 86,301 | 84,916 | 83,821 | 82,675 | 81,645 | 80,615 | 79,558 | 78,474 | 77,361 | 49 |
| 40 | 90,011 | 87,307 | 85,291 | 83,838 | 82,574 | 81,499 | 80,391 | 79,450 | 78,365 | 77,284 | 76,199 | 50 |
| 41 | 89,259 | 86,526 | 84,417 | 82,869 | 81,643 | 80,494 | 79,397 | 78,380 | 77,261 | 76,191 | 75,058 | 51 |
| 42 | 88,377 | 85,483 | 83,455 | 81,844 | 80,594 | 79,459 | 78,379 | 77,315 | 76,192 | 75,055 | 73,848 | 52 |
| 43 | 87,709 | 84,694 | 82,590 | 80,985 | 79,623 | 78,349 | 77,183 | 76,085 | 74,886 | 73,792 | 72,597 | 53 |
| 44 | 87,129 | 83,904 | 81,713 | 80,086 | 78,660 | 77,403 | 76,210 | 75,039 | 73,773 | 72,633 | 71,361 | 54 |
| 45 | 86,075 | 82,735 | 80,549 | 78,919 | 77,553 | 76,295 | 75,061 | 73,852 | 72,571 | 71,349 | 70,075 | 55 |
| 46 | 85,360 | 81,906 | 79,603 | 77,914 | 76,461 | 75,204 | 73,947 | 72,687 | 71,380 | 70,072 | 68,755 | 56 |
| 47 | 84,460 | 80,791 | 78,425 | 76,633 | 75,093 | 73,725 | 72,478 | 71,241 | 69,960 | 68,607 | 67,407 | 57 |
| 48 | 83,634 | 79,670 | 77,142 | 75,377 | 73,842 | 72,477 | 71,153 | 69,861 | 68,553 | 67,303 | 66,033 | 58 |
| 49 | 82,637 | 78,572 | 75,972 | 74,211 | 72,725 | 71,308 | 70,040 | 68,759 | 67,498 | 66,071 | 64,594 | 59 |
| 50 | 78,356 | 75,629 | 73,628 | 72,149 | 70,799 | 69,562 | 68,365 | 67,131 | 65,887 | 64,510 | 63,093 | 60 |
| 51 | 78,838 | 75,355 | 73,079 | 71,353 | 69,804 | 68,407 | 67,098 | 65,761 | 64,370 | 63,040 | 61,612 | 61 |
| 52 | 77,383 | 73,882 | 71,599 | 69,864 | 68,371 | 67,037 | 65,719 | 64,348 | 62,897 | 61,524 | 60,051 | 62 |
| 53 | 76,436 | 72,816 | 70,352 | 68,652 | 67,134 | 65,753 | 64,315 | 62,909 | 61,489 | 60,002 | 58,450 | 63 |
| 54 | 75,472 | 71,729 | 69,179 | 67,400 | 65,855 | 64,327 | 62,856 | 61,454 | 59,976 | 58,393 | 56,810 | 64 |
| 55 | 71,500 | 68,616 | 66,503 | 64,998 | 63,571 | 62,198 | 60,885 | 59,560 | 58,135 | 56,644 | 55,160 | 65 |
| 56 | 71,639 | 68,146 | 65,809 | 64,074 | 62,566 | 61,073 | 59,653 | 58,114 | 56,578 | 55,036 | 53,628 | 66 |
| 57 | 70,438 | 66,914 | 64,532 | 62,770 | 61,149 | 59,646 | 58,114 | 56,547 | 55,032 | 53,514 | 51,903 | 67 |
| 58 | 68,712 | 65,151 | 62,827 | 61,043 | 59,479 | 57,904 | 56,411 | 54,887 | 53,413 | 51,788 | 50,114 | 68 |
| 59 | 67,683 | 64,072 | 61,605 | 59,709 | 58,040 | 56,369 | 54,840 | 53,376 | 51,714 | 50,032 | 48,284 | 69 |
| 60 | 65,749 | 62,206 | 59,719 | 57,846 | 56,186 | 54,618 | 53,108 | 51,531 | 49,876 | 48,209 | 46,439 | 70 |
| 61 | 65,550 | 61,486 | 58,898 | 56,950 | 55,197 | 53,665 | 51,897 | 50,185 | 48,366 | 46,465 | 44,534 | 71 |
| 62 | 65,325 | 60,950 | 58,036 | 55,821 | 53,986 | 52,145 | 50,321 | 48,473 | 46,589 | 44,614 | 42,585 | 72 |
| 63 | 66,367 | 61,074 | 57,699 | 55,314 | 53,059 | 51,073 | 49,004 | 46,889 | 44,864 | 42,682 | 40,593 | 73 |
| 64 | 68,191 | 61,341 | 57,637 | 54,771 | 52,384 | 49,968 | 47,755 | 45,412 | 43,185 | 40,811 | 38,551 | 74 |
| 65 | 68,398 | 60,978 | 56,812 | 53,609 | 51,121 | 48,479 | 46,296 | 43,838 | 41,430 | 38,894 | 36,491 | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $l_{[x]}$ at duration 0 represents an assumed number of lives originally entitled to disability benefits at entl age [*x*]; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives from the original $l_{[x]}$ who have not died and remain on the rolls as of attained age [*x*]+*t*. Lives are decremented using probabilities from **table 7B**.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 8C** for attained ages beyond age 75.

## Table 8C.—Disabled Workers Age 76 and Older

***Benefit Continuance Table (excluding possibility of recovery)***

(2006-10 Social Security DI disability experience)

| Attained age | Male | Female |
|---|---|---|
| 76 | 22,828 | 34,375 |
| 77 | 20,921 | 32,244 |
| 78 | 19,073 | 30,094 |
| 79 | 17,244 | 27,922 |
| 80 | 15,474 | 25,754 |
| 81 | 13,785 | 23,601 |
| 82 | 12,158 | 21,465 |
| 83 | 10,613 | 19,359 |
| 84 | 9,155 | 17,311 |
| 85 | 7,824 | 15,316 |
| 86 | 6,601 | 13,438 |
| 87 | 5,479 | 11,677 |
| 88 | 4,500 | 10,012 |
| 89 | 3,608 | 8,463 |
| 90 | 2,854 | 7,039 |
| 91 | 2,228 | 5,777 |
| 92 | 1,690 | 4,641 |
| 93 | 1,267 | 3,678 |
| 94 | 930 | 2,857 |
| 95 | 670 | 2,165 |
| 96 | 473 | 1,614 |
| 97 | 327 | 1,179 |
| 98 | 221 | 843 |
| 99 | 146 | 589 |
| 100 | 94 | 401 |
| 101 | 59 | 266 |
| 102 | 36 | 171 |
| 103 | 21 | 106 |
| 104 | 12 | 64 |
| 105 | 7 | 37 |
| 106 | 4 | 20 |
| 107 | 2 | 11 |
| 108 | 1 | 5 |
| 109 | 0 | 2 |
| 110 | 0 | 1 |

Notes:

1. The value at attained age *x* represents the number of lives remaining from those originally entitled to disability benefits who have attained that particular age. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. Lives are decremented using probabilities from **table 7C**. Values are an extension of the ultimate column of **tables 8A** and **8B**.

## Table 9A.—Male Disabled Workers

***Expected Future Time on Combined DI and OASI Rolls (excluding possibility of recovery)***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 44.37 | 43.55 | 42.86 | 42.08 | 41.32 | 40.49 | 39.59 | 38.95 | 38.23 | 37.44 | 36.67 | 26 |
| 17 | 43.47 | 42.72 | 42.07 | 41.33 | 40.61 | 39.80 | 38.99 | 38.26 | 37.53 | 36.77 | 35.97 | 27 |
| 18 | 42.57 | 41.88 | 41.26 | 40.54 | 39.83 | 39.07 | 38.35 | 37.53 | 36.78 | 36.02 | 35.22 | 28 |
| 19 | 41.78 | 41.19 | 40.54 | 39.83 | 39.13 | 38.37 | 37.62 | 36.79 | 35.99 | 35.25 | 34.44 | 29 |
| 20 | 40.99 | 40.40 | 39.75 | 39.02 | 38.33 | 37.58 | 36.81 | 35.97 | 35.19 | 34.46 | 33.64 | 30 |
| 21 | 40.17 | 39.61 | 39.02 | 38.30 | 37.59 | 36.85 | 36.05 | 35.23 | 34.41 | 33.61 | 32.84 | 31 |
| 22 | 39.16 | 38.63 | 38.06 | 37.41 | 36.71 | 35.98 | 35.21 | 34.45 | 33.64 | 32.85 | 32.07 | 32 |
| 23 | 38.39 | 37.92 | 37.34 | 36.70 | 35.97 | 35.21 | 34.46 | 33.71 | 32.90 | 32.13 | 31.32 | 33 |
| 24 | 37.29 | 36.86 | 36.30 | 35.65 | 34.95 | 34.26 | 33.58 | 32.84 | 32.09 | 31.33 | 30.58 | 34 |
| 25 | 36.18 | 35.84 | 35.37 | 34.76 | 34.13 | 33.51 | 32.79 | 32.08 | 31.34 | 30.60 | 29.86 | 35 |
| 26 | 35.19 | 34.85 | 34.43 | 33.89 | 33.28 | 32.63 | 31.90 | 31.21 | 30.53 | 29.82 | 29.13 | 36 |
| 27 | 34.29 | 33.99 | 33.58 | 33.03 | 32.46 | 31.82 | 31.10 | 30.45 | 29.78 | 29.08 | 28.40 | 37 |
| 28 | 33.49 | 33.18 | 32.79 | 32.23 | 31.69 | 31.06 | 30.39 | 29.74 | 29.07 | 28.38 | 27.69 | 38 |
| 29 | 32.74 | 32.44 | 32.00 | 31.44 | 30.85 | 30.22 | 29.62 | 28.95 | 28.29 | 27.65 | 26.99 | 39 |
| 30 | 31.95 | 31.70 | 31.24 | 30.74 | 30.19 | 29.54 | 28.92 | 28.27 | 27.61 | 26.95 | 26.30 | 40 |
| 31 | 31.10 | 30.87 | 30.42 | 29.90 | 29.37 | 28.75 | 28.12 | 27.49 | 26.86 | 26.23 | 25.60 | 41 |
| 32 | 30.44 | 30.19 | 29.73 | 29.24 | 28.68 | 28.08 | 27.47 | 26.85 | 26.22 | 25.57 | 24.94 | 42 |
| 33 | 29.79 | 29.55 | 29.12 | 28.58 | 28.01 | 27.40 | 26.80 | 26.18 | 25.55 | 24.90 | 24.28 | 43 |
| 34 | 28.97 | 28.75 | 28.36 | 27.82 | 27.28 | 26.70 | 26.11 | 25.48 | 24.86 | 24.25 | 23.63 | 44 |
| 35 | 28.29 | 28.10 | 27.68 | 27.15 | 26.59 | 25.99 | 25.40 | 24.79 | 24.17 | 23.59 | 22.99 | 45 |
| 36 | 27.62 | 27.45 | 27.05 | 26.47 | 25.94 | 25.34 | 24.74 | 24.15 | 23.54 | 22.94 | 22.35 | 46 |
| 37 | 26.79 | 26.64 | 26.31 | 25.78 | 25.23 | 24.63 | 24.05 | 23.48 | 22.89 | 22.29 | 21.72 | 47 |
| 38 | 26.16 | 25.99 | 25.63 | 25.16 | 24.63 | 24.04 | 23.45 | 22.84 | 22.25 | 21.65 | 21.09 | 48 |
| 39 | 25.53 | 25.35 | 24.95 | 24.48 | 23.96 | 23.38 | 22.78 | 22.19 | 21.63 | 21.05 | 20.48 | 49 |
| 40 | 24.79 | 24.65 | 24.29 | 23.82 | 23.31 | 22.74 | 22.18 | 21.60 | 21.05 | 20.46 | 19.88 | 50 |
| 41 | 24.04 | 23.96 | 23.62 | 23.13 | 22.59 | 22.06 | 21.51 | 20.97 | 20.40 | 19.84 | 19.29 | 51 |
| 42 | 23.24 | 23.24 | 22.92 | 22.47 | 21.96 | 21.43 | 20.89 | 20.32 | 19.78 | 19.25 | 18.72 | 52 |
| 43 | 22.57 | 22.57 | 22.25 | 21.81 | 21.33 | 20.80 | 20.28 | 19.74 | 19.21 | 18.67 | 18.15 | 53 |
| 44 | 21.82 | 21.89 | 21.56 | 21.12 | 20.63 | 20.13 | 19.60 | 19.10 | 18.58 | 18.07 | 17.59 | 54 |
| 45 | 21.19 | 21.23 | 20.91 | 20.51 | 20.04 | 19.54 | 19.06 | 18.57 | 18.06 | 17.55 | 17.05 | 55 |
| 46 | 20.52 | 20.63 | 20.33 | 19.92 | 19.46 | 18.98 | 18.49 | 17.98 | 17.48 | 17.00 | 16.51 | 56 |
| 47 | 19.78 | 19.97 | 19.73 | 19.33 | 18.89 | 18.42 | 17.94 | 17.44 | 16.94 | 16.46 | 15.99 | 57 |
| 48 | 19.11 | 19.37 | 19.15 | 18.78 | 18.37 | 17.91 | 17.44 | 16.95 | 16.45 | 15.95 | 15.47 | 58 |
| 49 | 18.60 | 18.84 | 18.67 | 18.29 | 17.87 | 17.39 | 16.91 | 16.42 | 15.95 | 15.45 | 14.96 | 59 |
| 50 | 18.86 | 18.78 | 18.43 | 17.98 | 17.51 | 17.01 | 16.50 | 15.99 | 15.49 | 14.96 | 14.46 | 60 |
| 51 | 17.92 | 18.04 | 17.79 | 17.39 | 16.92 | 16.43 | 15.93 | 15.43 | 14.93 | 14.43 | 13.96 | 61 |
| 52 | 17.36 | 17.53 | 17.28 | 16.89 | 16.44 | 15.95 | 15.46 | 14.96 | 14.46 | 13.96 | 13.47 | 62 |
| 53 | 16.76 | 16.95 | 16.73 | 16.37 | 15.93 | 15.46 | 14.96 | 14.44 | 13.94 | 13.46 | 12.99 | 63 |
| 54 | 16.34 | 16.52 | 16.30 | 15.89 | 15.44 | 14.94 | 14.44 | 13.95 | 13.46 | 12.98 | 12.52 | 64 |
| 55 | 16.60 | 16.52 | 16.17 | 15.69 | 15.17 | 14.64 | 14.10 | 13.57 | 13.06 | 12.54 | 12.05 | 65 |
| 56 | 15.88 | 15.90 | 15.59 | 15.12 | 14.63 | 14.10 | 13.58 | 13.05 | 12.57 | 12.06 | 11.55 | 66 |
| 57 | 15.41 | 15.43 | 15.10 | 14.63 | 14.12 | 13.59 | 13.09 | 12.59 | 12.09 | 11.58 | 11.11 | 67 |
| 58 | 14.85 | 14.88 | 14.57 | 14.12 | 13.62 | 13.12 | 12.62 | 12.13 | 11.60 | 11.13 | 10.67 | 68 |
| 59 | 14.47 | 14.47 | 14.15 | 13.70 | 13.20 | 12.70 | 12.17 | 11.64 | 11.15 | 10.68 | 10.23 | 69 |
| 60 | 14.14 | 14.07 | 13.74 | 13.28 | 12.78 | 12.26 | 11.72 | 11.23 | 10.74 | 10.26 | 9.81 | 70 |
| 61 | 13.48 | 13.52 | 13.20 | 12.75 | 12.25 | 11.73 | 11.24 | 10.78 | 10.30 | 9.84 | 9.39 | 71 |
| 62 | 12.84 | 12.93 | 12.64 | 12.20 | 11.73 | 11.26 | 10.78 | 10.32 | 9.87 | 9.42 | 8.97 | 72 |
| 63 | 11.86 | 12.06 | 11.85 | 11.47 | 11.05 | 10.61 | 10.19 | 9.76 | 9.35 | 8.97 | 8.56 | 73 |
| 64 | 11.01 | 11.37 | 11.19 | 10.82 | 10.43 | 10.02 | 9.66 | 9.26 | 8.86 | 8.52 | 8.16 | 74 |
| 65 | 10.49 | 10.91 | 10.75 | 10.35 | 9.99 | 9.60 | 9.21 | 8.81 | 8.40 | 8.09 | 7.77 | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $e_{[x]+t}$ at duration $t$ represents the average number of future years a beneficiary will remain on the combined DI and OASI rolls for those originally entitled to disability benefits at entl age [$x$] who have not died as of attained age [$x$]+$t$. Values are based on continuance experience from **tables 8A** and **8C**.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 9C** for attained ages beyond age 75.

## Table 9B.—Female Disabled Workers

***Expected Future Time on Combined DI and OASI Rolls (excluding possibility of recovery)***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 48.69 | 47.82 | 47.02 | 46.20 | 45.44 | 44.57 | 43.70 | 42.90 | 42.28 | 41.55 | 40.71 | 26 |
| 17 | 47.60 | 46.84 | 46.14 | 45.36 | 44.59 | 43.76 | 42.94 | 42.19 | 41.52 | 40.75 | 39.95 | 27 |
| 18 | 46.54 | 45.89 | 45.27 | 44.51 | 43.76 | 42.97 | 42.18 | 41.47 | 40.77 | 39.96 | 39.19 | 28 |
| 19 | 45.61 | 45.05 | 44.44 | 43.71 | 42.97 | 42.22 | 41.40 | 40.68 | 39.97 | 39.16 | 38.43 | 29 |
| 20 | 44.94 | 44.35 | 43.75 | 42.98 | 42.26 | 41.49 | 40.68 | 39.95 | 39.18 | 38.40 | 37.67 | 30 |
| 21 | 44.32 | 43.71 | 43.09 | 42.36 | 41.63 | 40.84 | 40.05 | 39.25 | 38.46 | 37.71 | 36.95 | 31 |
| 22 | 43.40 | 42.86 | 42.20 | 41.56 | 40.84 | 40.05 | 39.27 | 38.49 | 37.72 | 36.94 | 36.18 | 32 |
| 23 | 42.39 | 41.91 | 41.34 | 40.70 | 39.99 | 39.21 | 38.43 | 37.70 | 36.95 | 36.16 | 35.43 | 33 |
| 24 | 41.52 | 41.06 | 40.53 | 39.84 | 39.10 | 38.37 | 37.61 | 36.87 | 36.12 | 35.37 | 34.67 | 34 |
| 25 | 40.58 | 40.17 | 39.66 | 38.98 | 38.27 | 37.56 | 36.84 | 36.11 | 35.32 | 34.62 | 33.92 | 35 |
| 26 | 39.69 | 39.33 | 38.87 | 38.24 | 37.55 | 36.86 | 36.10 | 35.38 | 34.60 | 33.89 | 33.18 | 36 |
| 27 | 38.95 | 38.68 | 38.17 | 37.52 | 36.83 | 36.14 | 35.41 | 34.71 | 33.95 | 33.22 | 32.47 | 37 |
| 28 | 38.17 | 37.82 | 37.37 | 36.77 | 36.09 | 35.38 | 34.66 | 33.94 | 33.18 | 32.46 | 31.75 | 38 |
| 29 | 37.30 | 36.95 | 36.44 | 35.87 | 35.22 | 34.53 | 33.82 | 33.13 | 32.42 | 31.73 | 31.03 | 39 |
| 30 | 36.55 | 36.26 | 35.80 | 35.26 | 34.62 | 33.90 | 33.18 | 32.46 | 31.75 | 31.03 | 30.33 | 40 |
| 31 | 35.86 | 35.59 | 35.14 | 34.60 | 33.92 | 33.20 | 32.49 | 31.76 | 31.05 | 30.37 | 29.64 | 41 |
| 32 | 35.12 | 34.83 | 34.37 | 33.81 | 33.17 | 32.49 | 31.81 | 31.08 | 30.35 | 29.64 | 28.94 | 42 |
| 33 | 34.45 | 34.16 | 33.75 | 33.16 | 32.53 | 31.82 | 31.12 | 30.41 | 29.68 | 28.98 | 28.26 | 43 |
| 34 | 33.70 | 33.44 | 33.02 | 32.45 | 31.81 | 31.14 | 30.43 | 29.69 | 28.99 | 28.28 | 27.58 | 44 |
| 35 | 32.86 | 32.67 | 32.27 | 31.73 | 31.07 | 30.43 | 29.71 | 29.00 | 28.30 | 27.59 | 26.89 | 45 |
| 36 | 32.09 | 31.90 | 31.45 | 30.89 | 30.28 | 29.65 | 28.96 | 28.28 | 27.58 | 26.87 | 26.21 | 46 |
| 37 | 31.35 | 31.19 | 30.78 | 30.24 | 29.60 | 28.97 | 28.30 | 27.64 | 26.94 | 26.23 | 25.55 | 47 |
| 38 | 30.68 | 30.49 | 30.09 | 29.57 | 28.95 | 28.29 | 27.62 | 26.94 | 26.27 | 25.58 | 24.90 | 48 |
| 39 | 29.85 | 29.66 | 29.30 | 28.77 | 28.14 | 27.53 | 26.87 | 26.20 | 25.55 | 24.89 | 24.24 | 49 |
| 40 | 29.08 | 28.97 | 28.64 | 28.13 | 27.55 | 26.91 | 26.27 | 25.58 | 24.92 | 24.27 | 23.60 | 50 |
| 41 | 28.37 | 28.25 | 27.94 | 27.46 | 26.86 | 26.24 | 25.59 | 24.92 | 24.27 | 23.61 | 22.96 | 51 |
| 42 | 27.69 | 27.61 | 27.27 | 26.80 | 26.21 | 25.57 | 24.92 | 24.26 | 23.61 | 22.96 | 22.32 | 52 |
| 43 | 26.95 | 26.89 | 26.56 | 26.08 | 25.52 | 24.92 | 24.29 | 23.64 | 23.01 | 22.34 | 21.70 | 53 |
| 44 | 26.19 | 26.18 | 25.87 | 25.38 | 24.83 | 24.23 | 23.60 | 22.96 | 22.35 | 21.69 | 21.07 | 54 |
| 45 | 25.55 | 25.57 | 25.25 | 24.76 | 24.18 | 23.57 | 22.95 | 22.32 | 21.71 | 21.07 | 20.44 | 55 |
| 46 | 24.83 | 24.86 | 24.56 | 24.08 | 23.53 | 22.91 | 22.30 | 21.67 | 21.06 | 20.44 | 19.83 | 56 |
| 47 | 24.13 | 24.20 | 23.92 | 23.47 | 22.94 | 22.35 | 21.73 | 21.10 | 20.47 | 19.87 | 19.21 | 57 |
| 48 | 23.42 | 23.56 | 23.31 | 22.85 | 22.31 | 21.72 | 21.12 | 20.50 | 19.88 | 19.24 | 18.60 | 58 |
| 49 | 22.77 | 22.92 | 22.69 | 22.22 | 21.66 | 21.08 | 20.46 | 19.83 | 19.19 | 18.59 | 18.01 | 59 |
| 50 | 22.94 | 22.75 | 22.36 | 21.80 | 21.21 | 20.58 | 19.93 | 19.29 | 18.64 | 18.03 | 17.42 | 60 |
| 51 | 21.89 | 21.87 | 21.54 | 21.05 | 20.50 | 19.91 | 19.29 | 18.67 | 18.07 | 17.44 | 16.83 | 61 |
| 52 | 21.32 | 21.31 | 20.97 | 20.48 | 19.92 | 19.30 | 18.68 | 18.07 | 17.47 | 16.85 | 16.25 | 62 |
| 53 | 20.64 | 20.64 | 20.35 | 19.84 | 19.28 | 18.67 | 18.08 | 17.47 | 16.86 | 16.27 | 15.69 | 63 |
| 54 | 19.96 | 19.98 | 19.69 | 19.20 | 18.64 | 18.07 | 17.48 | 16.87 | 16.27 | 15.70 | 15.12 | 64 |
| 55 | 19.97 | 19.79 | 19.40 | 18.84 | 18.25 | 17.64 | 17.01 | 16.38 | 15.76 | 15.17 | 14.56 | 65 |
| 56 | 19.02 | 18.97 | 18.62 | 18.11 | 17.54 | 16.96 | 16.35 | 15.77 | 15.18 | 14.59 | 13.96 | 66 |
| 57 | 18.39 | 18.33 | 17.99 | 17.48 | 16.93 | 16.35 | 15.76 | 15.19 | 14.59 | 13.99 | 13.41 | 67 |
| 58 | 17.86 | 17.81 | 17.45 | 16.95 | 16.38 | 15.81 | 15.22 | 14.63 | 14.01 | 13.44 | 12.87 | 68 |
| 59 | 17.19 | 17.13 | 16.80 | 16.32 | 15.77 | 15.22 | 14.63 | 14.02 | 13.46 | 12.89 | 12.34 | 69 |
| 60 | 16.70 | 16.62 | 16.29 | 15.80 | 15.26 | 14.68 | 14.08 | 13.50 | 12.93 | 12.36 | 11.81 | 70 |
| 61 | 15.88 | 15.90 | 15.58 | 15.09 | 14.56 | 13.96 | 13.42 | 12.86 | 12.32 | 11.80 | 11.29 | 71 |
| 62 | 15.07 | 15.11 | 14.85 | 14.42 | 13.89 | 13.36 | 12.83 | 12.30 | 11.78 | 11.28 | 10.79 | 72 |
| 63 | 14.06 | 14.23 | 14.04 | 13.62 | 13.18 | 12.67 | 12.18 | 11.71 | 11.22 | 10.77 | 10.29 | 73 |
| 64 | 12.98 | 13.37 | 13.20 | 12.86 | 12.42 | 12.00 | 11.53 | 11.10 | 10.65 | 10.24 | 9.81 | 74 |
| 65 | 12.20 | 12.63 | 12.52 | 12.23 | 11.81 | 11.42 | 10.94 | 10.52 | 10.10 | 9.73 | 9.34 | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $e_{[x]+t}$ at duration $t$ represents the average number of future years a beneficiary will remain on the combined DI and OASI rolls for those originally entitled to disability benefits at entl age [$x$] who have not died as of attained age [$x$]+$t$. Values are based on continuance experience from **tables 8B** and **8C**.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 9C** for attained ages beyond age 75.

## Table 9C.—Disabled Workers Age 76 and Older

***Expected Future Time on the OASI Rolls (excluding possibility of recovery)***

(2006-10 Social Security DI disability experience)

| Attained age | Male | Female |
|---|---|---|
| 76 | 7.40 | 8.88 |
| 77 | 7.03 | 8.44 |
| 78 | 6.66 | 8.00 |
| 79 | 6.31 | 7.59 |
| 80 | 5.98 | 7.18 |
| 81 | 5.65 | 6.79 |
| 82 | 5.34 | 6.42 |
| 83 | 5.04 | 6.06 |
| 84 | 4.77 | 5.72 |
| 85 | 4.49 | 5.40 |
| 86 | 4.23 | 5.09 |
| 87 | 4.00 | 4.78 |
| 88 | 3.76 | 4.49 |
| 89 | 3.56 | 4.22 |
| 90 | 3.37 | 3.97 |
| 91 | 3.18 | 3.73 |
| 92 | 3.03 | 3.52 |
| 93 | 2.87 | 3.31 |
| 94 | 2.73 | 3.12 |
| 95 | 2.59 | 2.95 |
| 96 | 2.47 | 2.79 |
| 97 | 2.34 | 2.63 |
| 98 | 2.23 | 2.48 |
| 99 | 2.12 | 2.34 |
| 100 | 2.01 | 2.20 |
| 101 | 1.91 | 2.07 |
| 102 | 1.81 | 1.94 |
| 103 | 1.74 | 1.82 |
| 104 | 1.67 | 1.69 |
| 105 | 1.50 | 1.55 |
| 106 | 1.25 | 1.45 |
| 107 | 1.00 | 1.23 |
| 108 | 0.50 | 1.10 |
| 109 | 0.00 | 1.00 |
| 110 | 0.00 | 0.50 |

Notes:

1. The value at attained age *x* represents the average number of future years a beneficiary will remain on the OASI rolls for those originally entitled to disability benefits who have attained that particular age. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. Values are based on continuance experience from **table 8C** and are an extension of the ultimate column of **tables 9A** and **9B**.

## Table 10A.—Male Disabled Workers
### *Absolute Death Rate Per Thousand Entitled*
(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 4.024 | 7.196 | 5.303 | 5.845 | 4.191 | 2.568 | 9.757 | 7.405 | 5.885 | 6.397 | 8.306 | 26 |
| 17 | 5.757 | 8.339 | 6.245 | 6.775 | 4.990 | 4.962 | 7.340 | 7.354 | 6.563 | 5.652 | 7.031 | 27 |
| 18 | 7.333 | 8.938 | 6.961 | 7.204 | 6.399 | 7.333 | 4.846 | 6.819 | 6.883 | 5.605 | 6.451 | 28 |
| 19 | 9.936 | 8.415 | 7.306 | 7.737 | 6.354 | 6.677 | 4.681 | 5.573 | 7.382 | 5.460 | 5.958 | 29 |
| 20 | 10.168 | 8.678 | 6.924 | 8.003 | 6.596 | 6.299 | 4.530 | 6.224 | 7.787 | 5.402 | 6.172 | 30 |
| 21 | 11.127 | 10.304 | 7.317 | 7.665 | 6.888 | 5.762 | 5.100 | 5.043 | 6.222 | 6.942 | 7.077 | 31 |
| 22 | 12.126 | 11.278 | 9.214 | 8.066 | 7.502 | 6.521 | 6.922 | 5.657 | 6.580 | 6.733 | 7.981 | 32 |
| 23 | 13.874 | 11.235 | 9.476 | 7.676 | 6.699 | 7.225 | 7.438 | 5.689 | 7.085 | 6.293 | 8.172 | 33 |
| 24 | 15.209 | 11.990 | 9.858 | 8.337 | 9.229 | 9.355 | 7.973 | 7.754 | 7.739 | 7.863 | 9.389 | 34 |
| 25 | 18.210 | 14.761 | 11.155 | 10.681 | 11.321 | 8.540 | 9.058 | 8.462 | 8.392 | 8.552 | 9.156 | 35 |
| 26 | 18.625 | 16.607 | 13.571 | 11.633 | 10.720 | 8.382 | 9.861 | 10.320 | 9.985 | 10.332 | 9.435 | 36 |
| 27 | 20.190 | 17.511 | 13.427 | 13.218 | 11.291 | 8.782 | 11.435 | 10.963 | 10.571 | 10.972 | 10.428 | 37 |
| 28 | 20.807 | 18.318 | 13.514 | 14.344 | 12.052 | 10.757 | 11.497 | 11.486 | 10.724 | 11.190 | 11.067 | 38 |
| 29 | 21.536 | 17.085 | 13.958 | 13.039 | 12.219 | 13.409 | 11.529 | 11.815 | 13.014 | 12.566 | 11.399 | 39 |
| 30 | 23.281 | 17.260 | 15.825 | 14.777 | 11.798 | 13.067 | 12.193 | 12.359 | 12.407 | 13.181 | 11.585 | 40 |
| 31 | 24.666 | 17.879 | 15.724 | 16.059 | 12.919 | 13.124 | 13.330 | 13.832 | 13.694 | 14.321 | 13.417 | 41 |
| 32 | 24.617 | 18.013 | 17.195 | 15.030 | 13.935 | 14.357 | 13.998 | 13.779 | 13.574 | 14.647 | 13.953 | 42 |
| 33 | 25.604 | 19.441 | 15.696 | 15.210 | 14.279 | 14.598 | 14.468 | 14.254 | 13.940 | 15.428 | 14.511 | 43 |
| 34 | 26.658 | 21.384 | 16.467 | 16.370 | 15.636 | 15.547 | 14.542 | 15.181 | 15.592 | 16.010 | 15.458 | 44 |
| 35 | 28.420 | 20.815 | 16.982 | 16.078 | 15.268 | 16.072 | 15.436 | 15.576 | 17.441 | 17.392 | 15.783 | 45 |
| 36 | 29.673 | 22.000 | 15.646 | 17.807 | 15.789 | 15.915 | 16.685 | 16.445 | 16.970 | 18.197 | 16.678 | 46 |
| 37 | 31.502 | 24.943 | 18.149 | 17.338 | 16.434 | 17.107 | 18.026 | 17.723 | 17.394 | 19.633 | 17.304 | 47 |
| 38 | 31.292 | 24.905 | 20.740 | 18.634 | 16.831 | 17.240 | 17.088 | 17.896 | 18.369 | 20.445 | 18.493 | 48 |
| 39 | 31.879 | 23.855 | 21.016 | 19.736 | 17.910 | 17.071 | 18.282 | 19.866 | 19.895 | 20.449 | 19.375 | 49 |
| 40 | 34.118 | 26.091 | 21.698 | 20.896 | 18.393 | 19.847 | 19.123 | 21.014 | 19.429 | 20.442 | 21.145 | 50 |
| 41 | 37.598 | 27.674 | 21.687 | 19.985 | 21.167 | 20.338 | 21.444 | 21.034 | 21.552 | 22.875 | 22.165 | 51 |
| 42 | 42.416 | 29.240 | 24.161 | 21.723 | 21.763 | 21.206 | 20.845 | 22.680 | 24.186 | 24.276 | 22.982 | 52 |
| 43 | 43.398 | 30.226 | 25.197 | 23.911 | 21.977 | 23.425 | 22.505 | 23.898 | 24.165 | 25.700 | 24.701 | 53 |
| 44 | 47.956 | 30.761 | 25.743 | 24.092 | 24.330 | 23.930 | 25.291 | 25.497 | 26.318 | 28.810 | 26.063 | 54 |
| 45 | 48.251 | 32.128 | 28.456 | 25.635 | 25.364 | 26.450 | 26.806 | 26.735 | 26.836 | 28.711 | 27.251 | 55 |
| 46 | 52.490 | 33.990 | 29.018 | 26.974 | 26.951 | 26.715 | 26.673 | 27.983 | 29.367 | 30.400 | 28.979 | 56 |
| 47 | 58.344 | 37.778 | 30.077 | 29.052 | 28.211 | 28.160 | 27.695 | 29.124 | 30.644 | 32.052 | 30.210 | 57 |
| 48 | 63.263 | 40.072 | 32.871 | 31.044 | 29.580 | 29.474 | 29.356 | 29.827 | 30.378 | 32.435 | 31.610 | 58 |
| 49 | 64.163 | 43.377 | 33.167 | 31.303 | 29.164 | 30.297 | 30.309 | 32.019 | 31.700 | 32.691 | 33.663 | 59 |
| 50 | 47.798 | 34.326 | 30.026 | 29.451 | 28.861 | 28.436 | 29.853 | 31.290 | 30.542 | 33.675 | 34.340 | 60 |
| 51 | 60.473 | 41.087 | 33.416 | 30.239 | 30.390 | 30.421 | 31.787 | 32.382 | 33.172 | 36.804 | 36.466 | 61 |
| 52 | 64.697 | 42.518 | 34.972 | 32.646 | 31.058 | 32.214 | 32.376 | 33.564 | 34.675 | 36.065 | 38.382 | 62 |
| 53 | 67.974 | 45.697 | 38.001 | 34.273 | 32.884 | 32.779 | 31.908 | 34.409 | 37.667 | 38.790 | 41.052 | 63 |
| 54 | 69.614 | 46.765 | 35.585 | 34.618 | 32.830 | 33.438 | 34.861 | 37.154 | 38.309 | 41.412 | 42.198 | 64 |
| 55 | 54.014 | 39.052 | 32.115 | 30.728 | 31.008 | 31.575 | 33.848 | 35.657 | 37.067 | 40.662 | 41.983 | 65 |
| 56 | 62.576 | 42.731 | 34.218 | 33.550 | 32.337 | 33.908 | 35.223 | 39.153 | 39.147 | 41.314 | 47.624 | 66 |
| 57 | 63.982 | 43.105 | 35.009 | 33.510 | 33.890 | 36.515 | 38.070 | 40.116 | 40.402 | 45.543 | 49.946 | 67 |
| 58 | 66.953 | 45.748 | 37.500 | 35.376 | 36.595 | 38.543 | 40.070 | 38.800 | 45.576 | 48.301 | 52.884 | 68 |
| 59 | 66.973 | 46.429 | 39.005 | 36.670 | 37.259 | 37.403 | 38.752 | 43.914 | 47.481 | 51.386 | 55.771 | 69 |
| 60 | 64.306 | 46.931 | 39.316 | 37.622 | 37.403 | 37.432 | 43.402 | 45.616 | 48.726 | 52.754 | 58.466 | 70 |
| 61 | 74.171 | 49.561 | 41.684 | 39.476 | 38.935 | 43.873 | 47.364 | 48.433 | 52.576 | 54.822 | 61.678 | 71 |
| 62 | 81.550 | 54.103 | 44.191 | 42.770 | 45.562 | 45.980 | 49.717 | 52.812 | 55.874 | 57.919 | 65.458 | 72 |
| 63 | 95.437 | 63.981 | 51.748 | 50.283 | 50.324 | 54.444 | 56.046 | 60.056 | 65.220 | 65.203 | 69.131 | 73 |
| 64 | 115.037 | 70.381 | 55.579 | 55.825 | 56.144 | 62.203 | 61.766 | 64.501 | 73.359 | 73.558 | 73.835 | 74 |
| 65 | 123.780 | 74.767 | 55.770 | 60.810 | 60.725 | 62.011 | 64.728 | 66.258 | 81.121 | 81.981 | 79.210 | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.

2. The value $q'_{[x]+t}$ at duration $t$ represents the number of deaths per thousand during the ($t$+1) year of entitlement for those originally entitled to disability benefits at entl age [$x$] who have not died as of attained age [$x$]+$t$. Rates are derived from death probabilities shown in **table 7A** and recovery probabilities shown in **table 14A**. See appendix for details.

3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 10C** for attained ages beyond age 75.

## Table 10B.—Female Disabled Workers
### *Absolute Death Rate Per Thousand Entitled*
(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 2.674 | 4.187 | 3.914 | 5.333 | 2.795 | 3.096 | 4.881 | 9.113 | 6.636 | 4.013 | 6.165 | 26 |
| 17 | 5.179 | 6.398 | 4.737 | 5.241 | 3.906 | 4.208 | 6.022 | 8.148 | 5.806 | 5.105 | 6.222 | 27 |
| 18 | 7.571 | 8.340 | 5.449 | 5.743 | 4.923 | 5.071 | 6.926 | 7.535 | 4.704 | 6.128 | 6.059 | 28 |
| 19 | 9.768 | 8.761 | 6.052 | 5.909 | 6.049 | 4.288 | 7.011 | 7.225 | 5.003 | 6.904 | 6.488 | 29 |
| 20 | 9.224 | 8.923 | 5.502 | 6.444 | 5.614 | 4.585 | 6.819 | 5.891 | 5.877 | 7.117 | 7.435 | 30 |
| 21 | 8.871 | 8.787 | 6.393 | 6.446 | 5.106 | 5.235 | 5.145 | 5.342 | 6.567 | 6.453 | 6.500 | 31 |
| 22 | 10.477 | 7.993 | 8.664 | 6.856 | 5.255 | 5.595 | 5.730 | 6.053 | 5.931 | 6.687 | 6.884 | 32 |
| 23 | 12.351 | 10.341 | 8.671 | 7.272 | 5.754 | 5.676 | 7.036 | 6.704 | 5.901 | 7.478 | 7.013 | 33 |
| 24 | 13.255 | 11.387 | 7.597 | 6.714 | 7.021 | 6.396 | 7.041 | 6.764 | 7.228 | 8.599 | 7.302 | 34 |
| 25 | 14.447 | 12.260 | 8.124 | 7.586 | 7.684 | 7.438 | 7.418 | 6.119 | 8.662 | 8.742 | 7.618 | 35 |
| 26 | 15.916 | 13.859 | 9.745 | 8.166 | 8.305 | 6.622 | 7.835 | 6.229 | 8.720 | 8.492 | 8.960 | 36 |
| 27 | 18.619 | 12.898 | 9.119 | 8.424 | 8.531 | 7.534 | 8.494 | 7.201 | 8.057 | 7.637 | 8.679 | 37 |
| 28 | 17.109 | 14.543 | 10.713 | 8.952 | 7.963 | 8.019 | 8.394 | 7.269 | 8.540 | 8.902 | 9.110 | 38 |
| 29 | 17.229 | 13.450 | 11.714 | 9.889 | 9.045 | 8.341 | 9.345 | 8.933 | 9.758 | 9.698 | 9.755 | 39 |
| 30 | 19.425 | 14.975 | 12.763 | 10.478 | 8.149 | 8.289 | 8.551 | 9.167 | 8.906 | 9.922 | 10.345 | 40 |
| 31 | 20.359 | 15.326 | 13.376 | 9.303 | 8.239 | 8.851 | 8.451 | 9.348 | 10.458 | 9.082 | 10.110 | 41 |
| 32 | 20.276 | 15.580 | 12.898 | 10.565 | 9.936 | 10.095 | 8.414 | 8.871 | 9.627 | 10.317 | 11.100 | 42 |
| 33 | 20.663 | 17.304 | 12.287 | 11.171 | 9.034 | 9.540 | 9.397 | 9.205 | 10.093 | 9.722 | 11.507 | 43 |
| 34 | 21.841 | 17.331 | 13.179 | 11.241 | 10.294 | 9.494 | 8.737 | 10.174 | 10.078 | 10.833 | 11.519 | 44 |
| 35 | 24.336 | 18.524 | 14.189 | 10.716 | 11.872 | 9.423 | 9.910 | 10.395 | 10.390 | 11.045 | 12.085 | 45 |
| 36 | 24.893 | 17.433 | 13.998 | 12.692 | 12.360 | 10.708 | 11.314 | 10.800 | 10.603 | 12.797 | 13.102 | 46 |
| 37 | 26.627 | 18.954 | 14.964 | 12.237 | 12.424 | 11.681 | 12.051 | 11.136 | 10.956 | 12.338 | 13.524 | 47 |
| 38 | 26.342 | 19.715 | 15.869 | 13.118 | 11.802 | 11.907 | 11.582 | 12.488 | 12.019 | 12.348 | 14.057 | 48 |
| 39 | 27.012 | 21.575 | 16.100 | 12.929 | 13.751 | 12.536 | 12.685 | 13.186 | 13.689 | 14.235 | 15.064 | 49 |
| 40 | 30.124 | 23.228 | 17.097 | 15.108 | 13.090 | 13.663 | 11.758 | 13.725 | 13.855 | 14.112 | 15.010 | 50 |
| 41 | 30.701 | 24.522 | 18.396 | 14.834 | 14.139 | 13.691 | 12.866 | 14.346 | 13.904 | 14.935 | 16.159 | 51 |
| 42 | 32.837 | 23.867 | 19.356 | 15.317 | 14.145 | 13.653 | 13.633 | 14.588 | 14.975 | 16.125 | 16.974 | 52 |
| 43 | 34.470 | 24.991 | 19.477 | 16.857 | 16.077 | 14.949 | 14.290 | 15.811 | 14.657 | 16.237 | 17.060 | 53 |
| 44 | 37.100 | 26.248 | 19.961 | 17.848 | 16.039 | 15.475 | 15.424 | 16.918 | 15.498 | 17.557 | 18.053 | 54 |
| 45 | 38.899 | 26.559 | 20.282 | 17.340 | 16.292 | 16.229 | 16.157 | 17.393 | 16.881 | 17.903 | 18.863 | 55 |
| 46 | 40.565 | 28.257 | 21.270 | 18.678 | 16.511 | 16.773 | 17.093 | 18.026 | 18.379 | 18.825 | 19.627 | 56 |
| 47 | 43.540 | 29.424 | 22.899 | 20.134 | 18.276 | 16.961 | 17.113 | 18.029 | 19.384 | 17.507 | 20.405 | 57 |
| 48 | 47.492 | 31.863 | 22.917 | 20.396 | 18.544 | 18.315 | 18.208 | 18.761 | 18.254 | 18.895 | 21.812 | 58 |
| 49 | 49.272 | 33.195 | 23.213 | 20.046 | 19.542 | 17.833 | 18.335 | 18.374 | 21.167 | 22.407 | 23.261 | 59 |
| 50 | 34.844 | 26.510 | 20.109 | 18.734 | 17.517 | 17.246 | 18.085 | 18.563 | 20.934 | 21.989 | 23.499 | 60 |
| 51 | 44.244 | 30.274 | 23.643 | 21.728 | 20.071 | 19.174 | 19.954 | 21.176 | 20.691 | 22.677 | 25.359 | 61 |
| 52 | 45.302 | 30.976 | 24.259 | 21.393 | 19.561 | 19.702 | 20.891 | 22.579 | 21.853 | 23.945 | 26.676 | 62 |
| 53 | 47.416 | 33.896 | 24.185 | 22.132 | 20.614 | 21.907 | 21.894 | 22.601 | 24.207 | 25.882 | 28.064 | 63 |
| 54 | 49.637 | 35.598 | 25.722 | 22.945 | 23.250 | 22.908 | 22.339 | 24.077 | 26.413 | 27.111 | 29.058 | 64 |
| 55 | 40.358 | 30.828 | 22.638 | 21.962 | 21.643 | 21.133 | 21.789 | 23.951 | 25.659 | 26.224 | 27.775 | 65 |
| 56 | 48.784 | 34.320 | 26.373 | 23.544 | 23.910 | 23.286 | 25.817 | 26.443 | 27.269 | 25.597 | 32.170 | 66 |
| 57 | 50.057 | 35.627 | 27.311 | 25.838 | 24.622 | 25.701 | 26.986 | 26.803 | 27.584 | 30.120 | 34.475 | 67 |
| 58 | 51.849 | 35.692 | 28.405 | 25.642 | 26.510 | 25.809 | 27.034 | 26.853 | 30.421 | 32.327 | 36.526 | 68 |
| 59 | 53.371 | 38.528 | 30.787 | 27.954 | 28.828 | 27.132 | 26.696 | 31.142 | 32.520 | 34.949 | 38.214 | 69 |
| 60 | 53.913 | 39.996 | 31.361 | 28.713 | 27.926 | 27.654 | 29.689 | 32.108 | 33.413 | 36.736 | 41.030 | 70 |
| 61 | 62.008 | 42.102 | 33.073 | 30.785 | 27.765 | 32.939 | 32.992 | 36.253 | 39.311 | 41.570 | 43.767 | 71 |
| 62 | 66.985 | 47.815 | 38.162 | 32.884 | 34.093 | 34.971 | 36.726 | 38.876 | 42.402 | 45.475 | 46.781 | 72 |
| 63 | 79.768 | 55.273 | 41.333 | 40.768 | 37.425 | 40.520 | 43.163 | 43.178 | 48.631 | 48.940 | 50.292 | 73 |
| 64 | 100.459 | 60.393 | 49.733 | 43.582 | 46.125 | 44.295 | 49.059 | 49.045 | 54.979 | 55.358 | 53.434 | 74 |
| 65 | 108.499 | 68.326 | 56.379 | 46.410 | 51.687 | 45.036 | 53.099 | 54.934 | 61.211 | 61.746 | 57.982 | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.

2. The value $q'_{[x]+t}$ at duration $t$ represents the number of deaths per thousand during the ($t$+1) year of entitlement for those originally entitled to disability benefits at entl age [$x$] who have not died as of attained age [$x$]+$t$. Rates are derived from death probabilities shown in **table 7B** and recovery probabilities shown in **table 14B**. See appendix for details.

3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 10C** for attained ages beyond age 75.

## Table 10C.—Disabled Workers Age 76 and Older
### *Absolute Death Rate Per Thousand Entitled*
(2006-10 Social Security DI disability experience)

| Attained age | Male | Female |
|---|---|---|
| 76 | 83.534 | 62.005 |
| 77 | 88.329 | 66.664 |
| 78 | 95.884 | 72.160 |
| 79 | 102.637 | 77.637 |
| 80 | 109.178 | 83.616 |
| 81 | 118.024 | 90.503 |
| 82 | 127.082 | 98.096 |
| 83 | 137.380 | 105.813 |
| 84 | 145.437 | 115.272 |
| 85 | 156.293 | 122.620 |
| 86 | 169.966 | 131.024 |
| 87 | 178.678 | 142.562 |
| 88 | 198.189 | 154.668 |
| 89 | 208.951 | 168.299 |
| 90 | 219.466 | 179.299 |
| 91 | 241.438 | 196.629 |
| 92 | 250.499 | 207.569 |
| 93 | 266.052 | 223.198 |
| 94 | 279.355 | 242.218 |
| 95 | 293.322 | 254.586 |
| 96 | 307.989 | 269.352 |
| 97 | 323.388 | 284.975 |
| 98 | 339.557 | 301.503 |
| 99 | 356.535 | 318.990 |
| 100 | 374.362 | 337.492 |
| 101 | 393.080 | 357.066 |
| 102 | 412.734 | 377.776 |
| 103 | 433.371 | 399.687 |
| 104 | 455.039 | 422.869 |
| 105 | 477.791 | 447.396 |
| 106 | 501.681 | 473.344 |
| 107 | 526.765 | 500.798 |
| 108 | 553.103 | 529.845 |
| 109 | 580.758 | 560.576 |
| 110 | 609.796 | 593.089 |

Notes:

1. The value at attained age *x* represents the number of deaths per thousand within one year for those originally entitled to disability benefits who have attained that particular age. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. Values are derived from death probabilities shown in **table 7C** and are an extension of the ultimate column of **tables 10A** and **10B**.

## Table 11.—Disabled Workers

### *Aggregate Probability of Death and Expected Future Time on Combined DI and OASI Rolls (excluding possibility of recovery), by Entitlement Age*

(2006-10 Social Security DI disability experience)

| Entl age | Male | | Female | |
|---|---|---|---|---|
| | Probability of death | Future time on OASDI rolls | Probability of death | Future time on OASDI rolls |
| 16 | 0.007946 | 33.42 | 0.006644 | 40.03 |
| 17 | 0.009202 | 34.30 | 0.006895 | 40.02 |
| 18 | 0.010080 | 33.63 | 0.007649 | 39.09 |
| 19 | 0.010483 | 32.48 | 0.008283 | 38.08 |
| 20 | 0.011281 | 31.57 | 0.008861 | 37.13 |
| 21 | 0.011756 | 30.41 | 0.008800 | 36.09 |
| 22 | 0.013029 | 29.49 | 0.009078 | 35.16 |
| 23 | 0.013204 | 28.63 | 0.010372 | 34.23 |
| 24 | 0.014580 | 27.70 | 0.010966 | 33.42 |
| 25 | 0.016134 | 26.76 | 0.011752 | 32.61 |
| 26 | 0.017394 | 26.03 | 0.012125 | 31.90 |
| 27 | 0.018351 | 25.39 | 0.012915 | 31.25 |
| 28 | 0.018975 | 24.81 | 0.013128 | 30.60 |
| 29 | 0.019745 | 24.22 | 0.013672 | 29.91 |
| 30 | 0.020325 | 23.70 | 0.014305 | 29.32 |
| 31 | 0.021691 | 23.22 | 0.014293 | 28.82 |
| 32 | 0.021859 | 22.79 | 0.014830 | 28.18 |
| 33 | 0.022458 | 22.35 | 0.015183 | 27.71 |
| 34 | 0.023779 | 21.91 | 0.015630 | 27.16 |
| 35 | 0.024599 | 21.46 | 0.016237 | 26.59 |
| 36 | 0.025279 | 21.07 | 0.017135 | 25.97 |
| 37 | 0.026721 | 20.58 | 0.017670 | 25.38 |
| 38 | 0.027045 | 20.18 | 0.018155 | 24.85 |
| 39 | 0.028093 | 19.73 | 0.019495 | 24.20 |
| 40 | 0.029349 | 19.32 | 0.020391 | 23.66 |
| 41 | 0.030810 | 18.84 | 0.021175 | 23.10 |
| 42 | 0.032302 | 18.38 | 0.022075 | 22.52 |
| 43 | 0.033735 | 17.94 | 0.023207 | 21.97 |
| 44 | 0.035889 | 17.45 | 0.024627 | 21.36 |
| 45 | 0.036918 | 17.01 | 0.025530 | 20.81 |
| 46 | 0.038904 | 16.56 | 0.026990 | 20.21 |
| 47 | 0.041142 | 16.08 | 0.028630 | 19.63 |
| 48 | 0.043623 | 15.60 | 0.030114 | 19.01 |
| 49 | 0.045295 | 15.12 | 0.032051 | 18.37 |
| 50 | 0.041114 | 15.20 | 0.028516 | 18.39 |
| 51 | 0.046365 | 14.49 | 0.032996 | 17.47 |
| 52 | 0.048313 | 14.06 | 0.034082 | 16.93 |
| 53 | 0.051082 | 13.61 | 0.036076 | 16.35 |
| 54 | 0.052686 | 13.14 | 0.038360 | 15.74 |
| 55 | 0.048173 | 13.11 | 0.035643 | 15.64 |
| 56 | 0.052940 | 12.53 | 0.040480 | 14.88 |
| 57 | 0.054865 | 12.12 | 0.042597 | 14.36 |
| 58 | 0.057598 | 11.68 | 0.044356 | 13.89 |
| 59 | 0.059788 | 11.29 | 0.046798 | 13.39 |
| 60 | 0.060859 | 10.92 | 0.048443 | 12.94 |
| 61 | 0.065135 | 10.52 | 0.052289 | 12.46 |
| 62 | 0.068574 | 10.17 | 0.056632 | 11.98 |
| 63 | 0.076559 | 9.76 | 0.061833 | 11.50 |
| 64 | 0.083732 | 9.42 | 0.070322 | 11.01 |
| 65 | 0.086694 | 10.56 | 0.076329 | 12.31 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits.
2. *Probability of death* at entl age [*x*] represents the average probability of death within one year for disability beneficiaries who became entitled at that particular age. Values are based on aggregate counts of exposure and deaths across all durations, and have been graduated using Whittaker-Henderson method.
3. *Future time on OASDI rolls* at entl age [*x*] represents the aggregate expected number of years on the combined DI and OASI rolls for disability beneficiaries who became entitled at that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 9A, 9B,** and **9C**. Experience reflects continuing entitlement after NRA.

## Table 12.—Disabled Workers

***Aggregate Probability of Death and Expected Future Time on Combined DI and OASI Rolls (excluding possibility of recovery), by Attained Age***

(2006-10 Social Security DI disability experience)

| | Male | | Female | |
|---|---|---|---|---|
| Attained age | Probability of death | Future time on OASDI rolls | Probability of death | Future time on OASDI rolls |
| 16 | 0.003959 | 44.37 | 0.001572 | 48.69 |
| 17 | 0.005863 | 43.48 | 0.004227 | 47.62 |
| 18 | 0.006763 | 42.60 | 0.006528 | 46.61 |
| 19 | 0.009864 | 41.83 | 0.009685 | 45.74 |
| 20 | 0.008931 | 41.10 | 0.008098 | 45.04 |
| 21 | 0.009076 | 40.35 | 0.007953 | 44.38 |
| 22 | 0.009445 | 39.54 | 0.007807 | 43.63 |
| 23 | 0.009911 | 38.79 | 0.008141 | 42.82 |
| 24 | 0.009599 | 37.99 | 0.008848 | 42.03 |
| 25 | 0.010097 | 37.16 | 0.008856 | 41.24 |
| 26 | 0.009835 | 36.32 | 0.008860 | 40.45 |
| 27 | 0.010376 | 35.48 | 0.009366 | 39.67 |
| 28 | 0.011475 | 34.65 | 0.009203 | 38.90 |
| 29 | 0.011877 | 33.86 | 0.009807 | 38.11 |
| 30 | 0.011850 | 33.08 | 0.010259 | 37.34 |
| 31 | 0.012701 | 32.28 | 0.010546 | 36.60 |
| 32 | 0.012883 | 31.51 | 0.010851 | 35.86 |
| 33 | 0.013743 | 30.76 | 0.011482 | 35.14 |
| 34 | 0.014850 | 30.03 | 0.011533 | 34.42 |
| 35 | 0.014994 | 29.32 | 0.011902 | 33.69 |
| 36 | 0.015207 | 28.62 | 0.012721 | 32.96 |
| 37 | 0.016306 | 27.90 | 0.012906 | 32.25 |
| 38 | 0.016639 | 27.21 | 0.012910 | 31.54 |
| 39 | 0.017274 | 26.54 | 0.013791 | 30.82 |
| 40 | 0.017611 | 25.86 | 0.014303 | 30.10 |
| 41 | 0.018954 | 25.18 | 0.014878 | 29.39 |
| 42 | 0.020172 | 24.50 | 0.015540 | 28.70 |
| 43 | 0.020866 | 23.84 | 0.016375 | 28.01 |
| 44 | 0.021829 | 23.18 | 0.016685 | 27.32 |
| 45 | 0.022667 | 22.53 | 0.017630 | 26.64 |
| 46 | 0.023957 | 21.89 | 0.018154 | 25.97 |
| 47 | 0.025420 | 21.25 | 0.019148 | 25.30 |
| 48 | 0.026838 | 20.63 | 0.019951 | 24.64 |
| 49 | 0.027966 | 20.03 | 0.021012 | 23.99 |
| 50 | 0.029207 | 19.49 | 0.020580 | 23.41 |
| 51 | 0.030335 | 18.93 | 0.021612 | 22.78 |
| 52 | 0.031707 | 18.39 | 0.021895 | 22.17 |
| 53 | 0.033052 | 17.85 | 0.022557 | 21.55 |
| 54 | 0.034420 | 17.32 | 0.023512 | 20.93 |
| 55 | 0.034579 | 16.88 | 0.023551 | 20.36 |
| 56 | 0.035357 | 16.40 | 0.024225 | 19.75 |
| 57 | 0.036188 | 15.92 | 0.024831 | 19.15 |
| 58 | 0.036784 | 15.43 | 0.026389 | 18.55 |
| 59 | 0.038036 | 14.94 | 0.027023 | 17.96 |
| 60 | 0.038617 | 14.47 | 0.027727 | 17.37 |
| 61 | 0.040571 | 13.98 | 0.029199 | 16.78 |
| 62 | 0.041806 | 13.50 | 0.030342 | 16.20 |
| 63 | 0.043676 | 13.00 | 0.031408 | 15.61 |
| 64 | 0.044687 | 12.52 | 0.032220 | 15.04 |
| 65 | 0.043189 | 12.06 | 0.029821 | 14.50 |
| 66 | 0.047022 | 11.58 | 0.033021 | 13.93 |
| 67 | 0.048966 | 11.13 | 0.034283 | 13.39 |
| 68 | 0.052007 | 10.68 | 0.036572 | 12.85 |
| 69 | 0.055270 | 10.24 | 0.038575 | 12.32 |
| 70 | 0.058141 | 9.81 | 0.041394 | 11.80 |
| 71 | 0.061653 | 9.39 | 0.044179 | 11.28 |
| 72 | 0.065626 | 8.97 | 0.047009 | 10.79 |
| 73 | 0.069228 | 8.56 | 0.050414 | 10.29 |
| 74 | 0.073835 | 8.16 | 0.053425 | 9.81 |
| 75 | 0.079210 | 7.77 | 0.057985 | 9.34 |

Notes:

1. *Attained age* calculated as sum of entitlement age and duration.

2. *Probability of death* at attained age *x* represents the average probability of death within one year for disability beneficiaries who have attained that particular age. Values are based on aggregate counts of exposure and deaths across all durations, and have been graduated using Whittaker-Henderson method. See **table 7C** for attained ages beyond age 75.

3. *Future time on OASDI rolls* at attained age *x* represents the aggregate expected number of years on the combined DI and OASI rolls for disability beneficiaries who have attained that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 9A** and **9B**. See **table 9C** for attained ages beyond age 75. Experience reflects continuing entitlement after NRA.

## Table 13.—Disabled Workers

***Aggregate Probability of Death and Expected Future Time on Combined DI and OASI Rolls (excluding possibility of recovery), by Duration***

(2006-10 Social Security DI disability experience)

| | Male | | Female | |
|---|---|---|---|---|
| Duration | Probability of death | Future time on OASDI rolls | Probability of death | Future time on OASDI rolls |
| 0 | 0.055896 | 19.62 | 0.042532 | 23.70 |
| 1 | 0.037856 | 19.83 | 0.029926 | 23.84 |
| 2 | 0.030849 | 19.60 | 0.022787 | 23.61 |
| 3 | 0.029097 | 19.26 | 0.020195 | 23.25 |
| 4 | 0.028238 | 18.92 | 0.019124 | 22.86 |
| 5 | 0.028682 | 18.55 | 0.018746 | 22.41 |
| 6 | 0.029494 | 18.13 | 0.019081 | 21.89 |
| 7 | 0.030705 | 17.68 | 0.020021 | 21.30 |
| 8 | 0.032009 | 17.20 | 0.020931 | 20.67 |
| 9 | 0.033931 | 16.69 | 0.022026 | 20.02 |
| 10 | 0.035786 | 16.18 | 0.023234 | 19.37 |
| 11 | 0.037097 | 15.71 | 0.024877 | 18.81 |
| 12 | 0.038793 | 15.32 | 0.025503 | 18.33 |
| 13 | 0.039822 | 15.02 | 0.027259 | 17.91 |
| 14 | 0.041371 | 14.77 | 0.027807 | 17.52 |
| 15 | 0.041784 | 14.54 | 0.029742 | 17.16 |
| 16 | 0.043605 | 14.31 | 0.030637 | 16.77 |
| 17 | 0.045148 | 14.05 | 0.032502 | 16.35 |
| 18 | 0.047074 | 13.74 | 0.034821 | 15.88 |
| 19 | 0.049718 | 13.43 | 0.037957 | 15.40 |
| 20 | 0.052927 | 13.12 | 0.041011 | 14.89 |
| 21 | 0.055196 | 12.88 | 0.043872 | 14.46 |
| 22 | 0.057759 | 12.70 | 0.047594 | 14.09 |
| 23 | 0.059844 | 12.56 | 0.049545 | 13.80 |
| 24 | 0.061516 | 12.39 | 0.052724 | 13.48 |
| 25 | 0.065644 | 12.12 | 0.056555 | 13.02 |
| 26 | 0.068244 | 11.77 | 0.061281 | 12.45 |
| 27 | 0.073731 | 11.38 | 0.066218 | 11.82 |
| 28 | 0.077587 | 10.98 | 0.072606 | 11.19 |
| 29 | 0.081459 | 10.62 | 0.076866 | 10.62 |
| 30 | 0.083684 | 10.36 | 0.081530 | 10.17 |
| 31 | 0.087191 | 10.16 | 0.087759 | 9.80 |
| 32 | 0.085201 | 9.99 | 0.094428 | 9.47 |
| 33 | 0.087244 | 9.82 | 0.095227 | 9.19 |
| 34 | 0.091582 | 9.67 | 0.099373 | 8.95 |
| 35 | 0.089510 | 9.54 | 0.101418 | 8.76 |
| 36 | 0.090311 | 9.43 | 0.105111 | 8.60 |
| 37 | 0.091328 | 9.36 | 0.104794 | 8.53 |
| 38 | 0.089104 | 9.30 | 0.106253 | 8.52 |
| 39 | 0.093663 | 9.00 | 0.104866 | 8.33 |
| 40 | 0.099184 | 8.62 | 0.111145 | 8.02 |

Notes:

1. *Duration* measured in years since entitlement.
2. *Probability of death* at duration *t* represents the average probability of death during the (*t*+1) year of entitlement to benefits. Values are based on aggregate counts of exposure and deaths across all entitlement ages. Results have been graduated using Whittaker-Henderson method, and blended to reflect mortality trends established in **table 7C**.
3. *Future time on OASDI rolls* at duration *t* represents the aggregate expected number of years on the combined DI and OASI rolls for disability beneficiaries who have not died after *t* years. Values are exposure-weighted averages of expected future times across all ages from **tables 9A, 9B,** and **9C**. Experience reflects continuing entitlement after NRA.

# Recovery Experience
# by Entitlement Age and Duration

# (2006-10)

## Table 14A.—Male Disabled Workers

***Probability of Recovery Termination***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 0.009456 | 0.021605 | 0.022333 | 0.012668 | 0.076435 | 0.102141 | 0.112060 | 0.075165 | 0.056866 | 0.056944 | 0.040505 | 26 |
| 17 | 0.008263 | 0.016584 | 0.014498 | 0.012572 | 0.069437 | 0.087636 | 0.087495 | 0.063740 | 0.050628 | 0.048795 | 0.035679 | 27 |
| 18 | 0.006705 | 0.012183 | 0.008357 | 0.013495 | 0.058735 | 0.069197 | 0.062385 | 0.051173 | 0.043173 | 0.038157 | 0.030488 | 28 |
| 19 | 0.004731 | 0.008923 | 0.006305 | 0.013196 | 0.046345 | 0.052405 | 0.047538 | 0.040872 | 0.035954 | 0.030026 | 0.025868 | 29 |
| 20 | 0.003801 | 0.007313 | 0.005540 | 0.012486 | 0.037918 | 0.043175 | 0.038960 | 0.032915 | 0.029194 | 0.022511 | 0.020527 | 30 |
| 21 | 0.004310 | 0.007458 | 0.005672 | 0.011793 | 0.032966 | 0.036781 | 0.033040 | 0.029886 | 0.026121 | 0.019484 | 0.018244 | 31 |
| 22 | 0.005236 | 0.008845 | 0.005890 | 0.009636 | 0.029830 | 0.034482 | 0.031147 | 0.026683 | 0.022646 | 0.020102 | 0.016206 | 32 |
| 23 | 0.005429 | 0.009958 | 0.006181 | 0.008444 | 0.025983 | 0.029475 | 0.030816 | 0.026646 | 0.022049 | 0.020810 | 0.013696 | 33 |
| 24 | 0.006242 | 0.010656 | 0.006560 | 0.009645 | 0.027481 | 0.027089 | 0.027318 | 0.025628 | 0.022667 | 0.021184 | 0.013826 | 34 |
| 25 | 0.007648 | 0.011888 | 0.007529 | 0.010833 | 0.026606 | 0.028674 | 0.025358 | 0.026461 | 0.022247 | 0.020365 | 0.014102 | 35 |
| 26 | 0.006549 | 0.013340 | 0.007816 | 0.010271 | 0.024290 | 0.024920 | 0.023704 | 0.023370 | 0.021464 | 0.018400 | 0.012618 | 36 |
| 27 | 0.007563 | 0.013941 | 0.008334 | 0.009890 | 0.023088 | 0.024230 | 0.021713 | 0.023206 | 0.021162 | 0.017782 | 0.011951 | 37 |
| 28 | 0.007923 | 0.017593 | 0.008180 | 0.011126 | 0.022280 | 0.023187 | 0.020553 | 0.023050 | 0.020348 | 0.016104 | 0.011494 | 38 |
| 29 | 0.007177 | 0.017537 | 0.008419 | 0.011019 | 0.021686 | 0.021771 | 0.021350 | 0.021740 | 0.020618 | 0.015613 | 0.010513 | 39 |
| 30 | 0.006881 | 0.016619 | 0.008681 | 0.008522 | 0.019225 | 0.019875 | 0.021596 | 0.020181 | 0.018277 | 0.014402 | 0.010029 | 40 |
| 31 | 0.007607 | 0.016116 | 0.008922 | 0.009687 | 0.018238 | 0.019678 | 0.020464 | 0.017132 | 0.017577 | 0.014517 | 0.009350 | 41 |
| 32 | 0.008217 | 0.016769 | 0.008475 | 0.008901 | 0.018296 | 0.018955 | 0.018508 | 0.015846 | 0.015679 | 0.014042 | 0.008419 | 42 |
| 33 | 0.010175 | 0.016707 | 0.008764 | 0.008232 | 0.016907 | 0.017822 | 0.017770 | 0.016243 | 0.013144 | 0.013104 | 0.007899 | 43 |
| 34 | 0.008517 | 0.017416 | 0.009862 | 0.007608 | 0.016561 | 0.017356 | 0.016323 | 0.016099 | 0.013640 | 0.012451 | 0.007247 | 44 |
| 35 | 0.007884 | 0.016586 | 0.008312 | 0.007737 | 0.016155 | 0.015863 | 0.015143 | 0.013863 | 0.013872 | 0.011641 | 0.006730 | 45 |
| 36 | 0.008026 | 0.016401 | 0.008036 | 0.007249 | 0.015754 | 0.015292 | 0.014062 | 0.013122 | 0.012343 | 0.011092 | 0.006526 | 46 |
| 37 | 0.007339 | 0.016354 | 0.008012 | 0.007165 | 0.015247 | 0.014776 | 0.012776 | 0.011393 | 0.011200 | 0.010574 | 0.005774 | 47 |
| 38 | 0.007686 | 0.016104 | 0.007326 | 0.006855 | 0.014420 | 0.013029 | 0.011315 | 0.011411 | 0.009584 | 0.009782 | 0.005238 | 48 |
| 39 | 0.007349 | 0.015713 | 0.008160 | 0.006051 | 0.012930 | 0.011670 | 0.010576 | 0.010150 | 0.009558 | 0.008197 | 0.004609 | 49 |
| 40 | 0.007042 | 0.015555 | 0.007579 | 0.006430 | 0.012572 | 0.010279 | 0.010605 | 0.009323 | 0.008432 | 0.007241 | 0.004304 | 50 |
| 41 | 0.007536 | 0.014152 | 0.006676 | 0.005805 | 0.011060 | 0.010238 | 0.009594 | 0.007908 | 0.007193 | 0.006778 | 0.003542 | 51 |
| 42 | 0.007539 | 0.014294 | 0.006834 | 0.005244 | 0.009924 | 0.008887 | 0.008947 | 0.007788 | 0.006399 | 0.005488 | 0.003130 | 52 |
| 43 | 0.006562 | 0.013072 | 0.006888 | 0.005228 | 0.010195 | 0.008444 | 0.008067 | 0.007083 | 0.006281 | 0.004720 | 0.002923 | 53 |
| 44 | 0.005981 | 0.013286 | 0.006166 | 0.004718 | 0.008574 | 0.007644 | 0.006566 | 0.006511 | 0.005530 | 0.004209 | 0.002431 | 54 |
| 45 | 0.006913 | 0.013215 | 0.005590 | 0.004520 | 0.008333 | 0.007382 | 0.005687 | 0.005306 | 0.004614 | 0.004324 | 0.002204 | 55 |
| 46 | 0.005567 | 0.012563 | 0.005043 | 0.003791 | 0.008134 | 0.006241 | 0.005638 | 0.005007 | 0.003667 | 0.003079 | 0.001895 | 56 |
| 47 | 0.005530 | 0.010929 | 0.004480 | 0.003430 | 0.007820 | 0.006044 | 0.005261 | 0.004194 | 0.003390 | 0.003134 | 0.001686 | 57 |
| 48 | 0.004992 | 0.009404 | 0.003368 | 0.003374 | 0.007756 | 0.005509 | 0.004436 | 0.003495 | 0.003566 | 0.002933 | 0.001412 | 58 |
| 49 | 0.003660 | 0.007768 | 0.002872 | 0.003526 | 0.006725 | 0.005145 | 0.003780 | 0.003338 | 0.002989 | 0.002256 | 0.001289 | 59 |
| 50 | 0.002690 | 0.004822 | 0.002118 | 0.002293 | 0.005390 | 0.004373 | 0.003866 | 0.002666 | 0.002340 | 0.001841 | 0.001240 | 60 |
| 51 | 0.002777 | 0.005525 | 0.002034 | 0.002430 | 0.005110 | 0.004450 | 0.003038 | 0.002363 | 0.001880 | 0.001613 | 0.001201 | 61 |
| 52 | 0.002736 | 0.004583 | 0.001748 | 0.002279 | 0.004762 | 0.003542 | 0.002509 | 0.002131 | 0.001627 | 0.001509 | 0.000976 | 62 |
| 53 | 0.002496 | 0.003369 | 0.001493 | 0.002054 | 0.004913 | 0.003136 | 0.002259 | 0.001873 | 0.001568 | 0.001479 | 0.000851 | 63 |
| 54 | 0.001644 | 0.002427 | 0.000884 | 0.001532 | 0.005041 | 0.002826 | 0.002081 | 0.001705 | 0.001378 | 0.001306 | 0.000539 | 64 |
| 55 | 0.001025 | 0.001787 | 0.000718 | 0.001556 | 0.003938 | 0.002339 | 0.001960 | 0.001676 | 0.001235 | 0.000766 | 0.000322 | 65 |
| 56 | 0.000969 | 0.001669 | 0.000702 | 0.001465 | 0.003623 | 0.002280 | 0.001843 | 0.001388 | 0.000759 | 0.000529 | — | 66 |
| 57 | 0.001009 | 0.001333 | 0.000490 | 0.001203 | 0.003138 | 0.001815 | 0.001405 | 0.001153 | 0.000563 | — | — | 67 |
| 58 | 0.000811 | 0.001152 | 0.000453 | 0.001058 | 0.002529 | 0.001644 | 0.001200 | 0.000873 | — | — | — | 68 |
| 59 | 0.000677 | 0.000981 | 0.000295 | 0.000878 | 0.002568 | 0.001487 | 0.000797 | — | — | — | — | 69 |
| 60 | 0.000623 | 0.000626 | 0.000110 | 0.000793 | 0.001620 | 0.001171 | — | — | — | — | — | 70 |
| 61 | 0.000475 | 0.000229 | 0.000088 | 0.000624 | 0.001386 | — | — | — | — | — | — | 71 |
| 62 | 0.000260 | 0.000164 | 0.000070 | 0.000265 | — | — | — | — | — | — | — | 72 |
| 63 | 0.000250 | 0.000241 | 0.000109 | — | — | — | — | — | — | — | — | 73 |
| 64 | 0.000259 | 0.000297 | — | — | — | — | — | — | — | — | — | 74 |
| 65 | 0.000257 | — | — | — | — | — | — | — | — | — | — | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.
2. The value $q_{[x]+t}$ at duration $t$ represents the probability of recovery while on the DI rolls—in a multiple-decrement environment—during the ($t$+1) year of entitlement for those originally entitled to disability benefits at entl age [$x$] who have attained age [$x$]+$t$.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.
4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

## Table 14B.—Female Disabled Workers

***Probability of Recovery Termination***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 0.012151 | 0.018994 | 0.014082 | 0.012065 | 0.047060 | 0.072175 | 0.076092 | 0.068259 | 0.070327 | 0.060100 | 0.047138 | 26 |
| 17 | 0.009336 | 0.014397 | 0.009586 | 0.010991 | 0.046968 | 0.061956 | 0.064836 | 0.058914 | 0.060321 | 0.049663 | 0.038233 | 27 |
| 18 | 0.006091 | 0.010576 | 0.007151 | 0.011074 | 0.044637 | 0.049647 | 0.053373 | 0.049032 | 0.048837 | 0.037076 | 0.030978 | 28 |
| 19 | 0.003622 | 0.008175 | 0.005680 | 0.010073 | 0.036436 | 0.038087 | 0.040477 | 0.039143 | 0.039245 | 0.028696 | 0.025747 | 29 |
| 20 | 0.003286 | 0.006613 | 0.005661 | 0.009786 | 0.029334 | 0.035754 | 0.034821 | 0.030852 | 0.030893 | 0.023135 | 0.020749 | 30 |
| 21 | 0.004107 | 0.008652 | 0.005880 | 0.008655 | 0.024684 | 0.031218 | 0.030029 | 0.027366 | 0.024088 | 0.020297 | 0.019288 | 31 |
| 22 | 0.003967 | 0.008981 | 0.005982 | 0.009084 | 0.023253 | 0.027577 | 0.025930 | 0.024857 | 0.021509 | 0.018943 | 0.018261 | 32 |
| 23 | 0.004450 | 0.008261 | 0.005713 | 0.008892 | 0.021137 | 0.026151 | 0.022522 | 0.023463 | 0.020496 | 0.018316 | 0.015574 | 33 |
| 24 | 0.004977 | 0.009996 | 0.006109 | 0.009512 | 0.020853 | 0.023967 | 0.023538 | 0.022480 | 0.020735 | 0.016672 | 0.015020 | 34 |
| 25 | 0.004795 | 0.011093 | 0.006215 | 0.008821 | 0.021375 | 0.021567 | 0.023406 | 0.021088 | 0.021835 | 0.017486 | 0.014365 | 35 |
| 26 | 0.005867 | 0.011005 | 0.006621 | 0.008638 | 0.020253 | 0.019434 | 0.020589 | 0.020620 | 0.021076 | 0.017726 | 0.012807 | 36 |
| 27 | 0.005389 | 0.012847 | 0.006710 | 0.007922 | 0.019437 | 0.019939 | 0.020581 | 0.019457 | 0.020721 | 0.017741 | 0.012715 | 37 |
| 28 | 0.005671 | 0.012369 | 0.008957 | 0.008210 | 0.018229 | 0.019086 | 0.019365 | 0.019637 | 0.018435 | 0.016056 | 0.012452 | 38 |
| 29 | 0.005663 | 0.012009 | 0.007272 | 0.008010 | 0.015840 | 0.018868 | 0.018456 | 0.018834 | 0.017904 | 0.015120 | 0.011556 | 39 |
| 30 | 0.005523 | 0.013407 | 0.007079 | 0.007784 | 0.017160 | 0.016700 | 0.018586 | 0.017193 | 0.016932 | 0.015540 | 0.011658 | 40 |
| 31 | 0.005353 | 0.013386 | 0.008116 | 0.006897 | 0.016059 | 0.015618 | 0.018851 | 0.017579 | 0.015474 | 0.015642 | 0.010487 | 41 |
| 32 | 0.005622 | 0.013270 | 0.007607 | 0.005312 | 0.015607 | 0.017008 | 0.017092 | 0.017196 | 0.013629 | 0.014123 | 0.009780 | 42 |
| 33 | 0.005967 | 0.012065 | 0.006657 | 0.006413 | 0.015810 | 0.015031 | 0.015686 | 0.015950 | 0.013464 | 0.013364 | 0.009508 | 43 |
| 34 | 0.005506 | 0.012863 | 0.007099 | 0.006712 | 0.014492 | 0.014950 | 0.015794 | 0.014502 | 0.012494 | 0.011939 | 0.008839 | 44 |
| 35 | 0.004843 | 0.012525 | 0.007737 | 0.006042 | 0.014235 | 0.014283 | 0.014719 | 0.013033 | 0.012975 | 0.011489 | 0.008276 | 45 |
| 36 | 0.005404 | 0.011770 | 0.006651 | 0.006316 | 0.012899 | 0.013169 | 0.014547 | 0.012034 | 0.011370 | 0.011252 | 0.007813 | 46 |
| 37 | 0.004923 | 0.012451 | 0.007190 | 0.005914 | 0.012783 | 0.013014 | 0.011750 | 0.011574 | 0.011237 | 0.010302 | 0.006882 | 47 |
| 38 | 0.004578 | 0.013027 | 0.006688 | 0.005956 | 0.012996 | 0.013120 | 0.011596 | 0.011916 | 0.010043 | 0.009837 | 0.006383 | 48 |
| 39 | 0.005224 | 0.013297 | 0.006387 | 0.004999 | 0.011359 | 0.012264 | 0.010664 | 0.010379 | 0.009911 | 0.008161 | 0.005768 | 49 |
| 40 | 0.005576 | 0.012111 | 0.006570 | 0.004726 | 0.011153 | 0.010641 | 0.009890 | 0.009589 | 0.008661 | 0.008472 | 0.005042 | 50 |
| 41 | 0.005318 | 0.012131 | 0.006714 | 0.004605 | 0.009686 | 0.009917 | 0.009551 | 0.008856 | 0.007817 | 0.007048 | 0.004507 | 51 |
| 42 | 0.005386 | 0.011696 | 0.005401 | 0.005138 | 0.009479 | 0.009049 | 0.008991 | 0.007920 | 0.006130 | 0.006529 | 0.004209 | 52 |
| 43 | 0.005511 | 0.011541 | 0.004955 | 0.004407 | 0.009405 | 0.008440 | 0.008261 | 0.007060 | 0.006259 | 0.005826 | 0.004060 | 53 |
| 44 | 0.004765 | 0.010110 | 0.004818 | 0.004384 | 0.007902 | 0.008045 | 0.007636 | 0.005942 | 0.005563 | 0.004543 | 0.003268 | 54 |
| 45 | 0.004676 | 0.010191 | 0.005008 | 0.003533 | 0.008087 | 0.007235 | 0.006450 | 0.006095 | 0.005131 | 0.004256 | 0.003103 | 55 |
| 46 | 0.004887 | 0.009935 | 0.004524 | 0.003009 | 0.007917 | 0.006956 | 0.006555 | 0.005670 | 0.005220 | 0.004135 | 0.002529 | 56 |
| 47 | 0.004553 | 0.009089 | 0.003907 | 0.003189 | 0.006353 | 0.006221 | 0.005976 | 0.004712 | 0.004342 | 0.003372 | 0.002317 | 57 |
| 48 | 0.003754 | 0.007903 | 0.003242 | 0.002786 | 0.006256 | 0.005411 | 0.005174 | 0.004199 | 0.002876 | 0.003177 | 0.002032 | 58 |
| 49 | 0.003359 | 0.006497 | 0.003077 | 0.002704 | 0.006039 | 0.005730 | 0.004619 | 0.003976 | 0.002949 | 0.002545 | 0.001746 | 59 |
| 50 | 0.002498 | 0.004333 | 0.001943 | 0.002413 | 0.005421 | 0.004638 | 0.003454 | 0.003354 | 0.002760 | 0.002100 | 0.001679 | 60 |
| 51 | 0.002694 | 0.004559 | 0.002001 | 0.001929 | 0.005647 | 0.003953 | 0.003297 | 0.002744 | 0.002756 | 0.001904 | 0.001349 | 61 |
| 52 | 0.002361 | 0.004579 | 0.001710 | 0.001478 | 0.004905 | 0.003903 | 0.002998 | 0.002797 | 0.002172 | 0.001575 | 0.001113 | 62 |
| 53 | 0.002197 | 0.003444 | 0.001499 | 0.001903 | 0.004731 | 0.003668 | 0.002577 | 0.002344 | 0.002090 | 0.001129 | 0.000861 | 63 |
| 54 | 0.001566 | 0.002745 | 0.000933 | 0.001373 | 0.004536 | 0.003000 | 0.002556 | 0.001623 | 0.001487 | 0.001211 | 0.000624 | 64 |
| 55 | 0.001295 | 0.001925 | 0.000722 | 0.001394 | 0.004224 | 0.002693 | 0.002257 | 0.001601 | 0.001069 | 0.000800 | 0.000350 | 65 |
| 56 | 0.001175 | 0.001907 | 0.000647 | 0.001363 | 0.003846 | 0.002436 | 0.001528 | 0.001254 | 0.000702 | 0.000255 | — | 66 |
| 57 | 0.001113 | 0.001953 | 0.000534 | 0.001301 | 0.003070 | 0.001785 | 0.001339 | 0.000915 | 0.000467 | — | — | 67 |
| 58 | 0.000973 | 0.001450 | 0.000568 | 0.001088 | 0.002766 | 0.001605 | 0.000991 | 0.000357 | — | — | — | 68 |
| 59 | 0.000807 | 0.001129 | 0.000356 | 0.000716 | 0.002403 | 0.001014 | 0.000385 | — | — | — | — | 69 |
| 60 | 0.000843 | 0.000762 | 0.000096 | 0.000750 | 0.001757 | 0.000692 | — | — | — | — | — | 70 |
| 61 | 0.000425 | 0.000412 | 0.000138 | 0.000715 | 0.001145 | — | — | — | — | — | — | 71 |
| 62 | 0.000141 | 0.000276 | 0.000143 | 0.000267 | — | — | — | — | — | — | — | 72 |
| 63 | 0.000203 | 0.000255 | 0.000084 | — | — | — | — | — | — | — | — | 73 |
| 64 | 0.000222 | 0.000223 | — | — | — | — | — | — | — | — | — | 74 |
| 65 | 0.000212 | — | — | — | — | — | — | — | — | — | — | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.
2. The value $q_{[x]+t}$ at duration $t$ represents the probability of recovery while on the DI rolls—in a multiple-decrement environment—during the ($t$+1) year of entitlement for those originally entitled to disability benefits at entl age [$x$] who have attained age [$x$]+$t$.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.
4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

## Table 15A.—Male Disabled Workers

***Benefit Continuance Table (excluding possibility of death)***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 100,000 | 99,054 | 96,914 | 94,750 | 93,550 | 86,400 | 77,575 | 68,882 | 63,704 | 60,081 | 56,660 | 26 |
| 17 | 87,451 | 86,728 | 85,290 | 84,053 | 82,996 | 77,233 | 70,465 | 64,300 | 60,202 | 57,154 | 54,365 | 27 |
| 18 | 76,140 | 75,629 | 74,708 | 74,084 | 73,084 | 68,791 | 64,031 | 60,036 | 56,964 | 54,505 | 52,425 | 28 |
| 19 | 68,072 | 67,750 | 67,145 | 66,722 | 65,842 | 62,791 | 59,500 | 56,671 | 54,355 | 52,401 | 50,827 | 29 |
| 20 | 62,795 | 62,556 | 62,099 | 61,755 | 60,984 | 58,672 | 56,139 | 53,952 | 52,176 | 50,653 | 49,512 | 30 |
| 21 | 59,855 | 59,597 | 59,153 | 58,817 | 58,123 | 56,207 | 54,140 | 52,351 | 50,786 | 49,459 | 48,496 | 31 |
| 22 | 57,978 | 57,674 | 57,164 | 56,827 | 56,279 | 54,600 | 52,717 | 51,075 | 49,712 | 48,586 | 47,611 | 32 |
| 23 | 56,527 | 56,220 | 55,660 | 55,316 | 54,849 | 53,424 | 51,849 | 50,251 | 48,912 | 47,834 | 46,839 | 33 |
| 24 | 55,673 | 55,325 | 54,735 | 54,376 | 53,852 | 52,372 | 50,953 | 49,561 | 48,291 | 47,196 | 46,197 | 34 |
| 25 | 55,076 | 54,655 | 54,005 | 53,598 | 53,017 | 51,606 | 50,126 | 48,855 | 47,562 | 46,504 | 45,558 | 35 |
| 26 | 53,554 | 53,203 | 52,493 | 52,083 | 51,548 | 50,296 | 49,043 | 47,880 | 46,761 | 45,757 | 44,916 | 36 |
| 27 | 52,703 | 52,304 | 51,575 | 51,145 | 50,639 | 49,470 | 48,271 | 47,223 | 46,127 | 45,151 | 44,349 | 37 |
| 28 | 52,042 | 51,630 | 50,722 | 50,307 | 49,747 | 48,639 | 47,511 | 46,535 | 45,462 | 44,537 | 43,819 | 38 |
| 29 | 51,264 | 50,896 | 50,003 | 49,582 | 49,036 | 47,973 | 46,929 | 45,927 | 44,929 | 44,003 | 43,315 | 39 |
| 30 | 50,076 | 49,731 | 48,905 | 48,480 | 48,067 | 47,143 | 46,206 | 45,208 | 44,296 | 43,486 | 42,860 | 40 |
| 31 | 49,355 | 48,980 | 48,191 | 47,761 | 47,298 | 46,435 | 45,521 | 44,589 | 43,825 | 43,055 | 42,430 | 41 |
| 32 | 48,583 | 48,184 | 47,376 | 46,974 | 46,556 | 45,704 | 44,838 | 44,008 | 43,311 | 42,632 | 42,033 | 42 |
| 33 | 47,938 | 47,450 | 46,657 | 46,248 | 45,867 | 45,092 | 44,288 | 43,501 | 42,794 | 42,232 | 41,679 | 43 |
| 34 | 47,413 | 47,009 | 46,190 | 45,734 | 45,386 | 44,634 | 43,859 | 43,143 | 42,448 | 41,869 | 41,350 | 44 |
| 35 | 46,652 | 46,284 | 45,516 | 45,138 | 44,789 | 44,065 | 43,366 | 42,709 | 42,117 | 41,533 | 41,050 | 45 |
| 36 | 46,073 | 45,703 | 44,953 | 44,592 | 44,269 | 43,572 | 42,906 | 42,303 | 41,748 | 41,233 | 40,774 | 46 |
| 37 | 45,470 | 45,136 | 44,398 | 44,042 | 43,726 | 43,059 | 42,423 | 41,881 | 41,404 | 40,940 | 40,508 | 47 |
| 38 | 44,873 | 44,528 | 43,811 | 43,490 | 43,192 | 42,569 | 42,014 | 41,539 | 41,065 | 40,671 | 40,274 | 48 |
| 39 | 44,316 | 43,990 | 43,299 | 42,946 | 42,686 | 42,134 | 41,642 | 41,202 | 40,784 | 40,394 | 40,063 | 49 |
| 40 | 43,876 | 43,567 | 42,889 | 42,564 | 42,290 | 41,758 | 41,329 | 40,891 | 40,510 | 40,168 | 39,878 | 50 |
| 41 | 43,330 | 43,003 | 42,394 | 42,111 | 41,867 | 41,404 | 40,980 | 40,587 | 40,266 | 39,976 | 39,706 | 51 |
| 42 | 42,934 | 42,610 | 42,001 | 41,714 | 41,495 | 41,083 | 40,718 | 40,354 | 40,040 | 39,784 | 39,565 | 52 |
| 43 | 42,592 | 42,313 | 41,760 | 41,472 | 41,255 | 40,834 | 40,489 | 40,162 | 39,878 | 39,628 | 39,441 | 53 |
| 44 | 42,155 | 41,903 | 41,346 | 41,091 | 40,897 | 40,546 | 40,236 | 39,972 | 39,712 | 39,492 | 39,326 | 54 |
| 45 | 41,912 | 41,622 | 41,072 | 40,842 | 40,657 | 40,318 | 40,020 | 39,792 | 39,581 | 39,398 | 39,230 | 55 |
| 46 | 41,520 | 41,289 | 40,770 | 40,564 | 40,410 | 40,081 | 39,831 | 39,606 | 39,408 | 39,263 | 39,144 | 56 |
| 47 | 41,254 | 41,026 | 40,578 | 40,396 | 40,257 | 39,942 | 39,701 | 39,492 | 39,326 | 39,193 | 39,070 | 57 |
| 48 | 40,962 | 40,758 | 40,375 | 40,239 | 40,103 | 39,792 | 39,573 | 39,397 | 39,259 | 39,119 | 39,004 | 58 |
| 49 | 40,626 | 40,477 | 40,163 | 40,048 | 39,907 | 39,639 | 39,435 | 39,286 | 39,155 | 39,038 | 38,949 | 59 |
| 50 | 40,182 | 40,074 | 39,881 | 39,797 | 39,706 | 39,492 | 39,319 | 39,167 | 39,063 | 38,972 | 38,899 | 60 |
| 51 | 40,085 | 39,974 | 39,753 | 39,672 | 39,576 | 39,374 | 39,199 | 39,080 | 38,988 | 38,915 | 38,851 | 61 |
| 52 | 39,885 | 39,776 | 39,594 | 39,525 | 39,435 | 39,247 | 39,108 | 39,010 | 38,927 | 38,864 | 38,804 | 62 |
| 53 | 39,734 | 39,635 | 39,501 | 39,442 | 39,361 | 39,168 | 39,045 | 38,957 | 38,884 | 38,823 | 38,766 | 63 |
| 54 | 39,549 | 39,484 | 39,388 | 39,353 | 39,293 | 39,095 | 38,985 | 38,904 | 38,838 | 38,784 | 38,733 | 64 |
| 55 | 39,376 | 39,336 | 39,266 | 39,238 | 39,177 | 39,023 | 38,932 | 38,856 | 38,791 | 38,743 | 38,712 | 65 |
| 56 | 39,294 | 39,256 | 39,190 | 39,162 | 39,105 | 38,963 | 38,874 | 38,802 | 38,748 | 38,719 | — | 66 |
| 57 | 39,212 | 39,173 | 39,121 | 39,102 | 39,055 | 38,932 | 38,861 | 38,806 | 38,761 | — | — | 67 |
| 58 | 39,131 | 39,099 | 39,054 | 39,036 | 38,995 | 38,896 | 38,832 | 38,785 | — | — | — | 68 |
| 59 | 39,049 | 39,023 | 38,985 | 38,973 | 38,939 | 38,839 | 38,781 | — | — | — | — | 69 |
| 60 | 38,968 | 38,943 | 38,919 | 38,915 | 38,884 | 38,821 | — | — | — | — | — | 70 |
| 61 | 38,887 | 38,868 | 38,859 | 38,856 | 38,832 | — | — | — | — | — | — | 71 |
| 62 | 38,806 | 38,795 | 38,789 | 38,786 | — | — | — | — | — | — | — | 72 |
| 63 | 38,725 | 38,715 | 38,706 | — | — | — | — | — | — | — | — | 73 |
| 64 | 38,644 | 38,634 | — | — | — | — | — | — | — | — | — | 74 |
| 65 | 38,564 | — | — | — | — | — | — | — | — | — | — | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.

2. The value $l_{[x]}$ at duration 0 represents an assumed number of lives originally entitled to disability benefits at entl age [*x*]; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives from the original $l_{[x]}$ who have not recovered and remain on the rolls as of attained age [*x*]+*t*. Lives are decremented using probabilities from **table 14A**.

3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.

## Table 15B.—Female Disabled Workers

***Benefit Continuance Table (excluding possibility of death)***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 100,000 | 98,785 | 96,909 | 95,544 | 94,391 | 89,949 | 83,457 | 77,107 | 71,844 | 66,791 | 62,777 | 26 |
| 17 | 89,019 | 88,188 | 86,918 | 86,085 | 85,139 | 81,140 | 76,113 | 71,178 | 66,985 | 62,944 | 59,818 | 27 |
| 18 | 79,594 | 79,109 | 78,272 | 77,712 | 76,851 | 73,421 | 69,776 | 66,052 | 62,813 | 59,745 | 57,531 | 28 |
| 19 | 71,870 | 71,610 | 71,025 | 70,622 | 69,911 | 67,364 | 64,798 | 62,175 | 59,741 | 57,396 | 55,749 | 29 |
| 20 | 67,220 | 66,999 | 66,556 | 66,179 | 65,531 | 63,609 | 61,335 | 59,199 | 57,373 | 55,601 | 54,314 | 30 |
| 21 | 64,138 | 63,875 | 63,322 | 62,950 | 62,405 | 60,865 | 58,965 | 57,194 | 55,629 | 54,289 | 53,187 | 31 |
| 22 | 61,946 | 61,700 | 61,146 | 60,780 | 60,228 | 58,828 | 57,206 | 55,723 | 54,338 | 53,169 | 52,161 | 32 |
| 23 | 60,153 | 59,885 | 59,390 | 59,051 | 58,526 | 57,289 | 55,791 | 54,534 | 53,254 | 52,163 | 51,208 | 33 |
| 24 | 59,179 | 58,884 | 58,295 | 57,939 | 57,388 | 56,191 | 54,844 | 53,553 | 52,349 | 51,264 | 50,410 | 34 |
| 25 | 58,221 | 57,942 | 57,299 | 56,943 | 56,441 | 55,235 | 54,044 | 52,779 | 51,666 | 50,538 | 49,653 | 35 |
| 26 | 57,041 | 56,706 | 56,082 | 55,711 | 55,230 | 54,111 | 53,059 | 51,967 | 50,895 | 49,822 | 48,940 | 36 |
| 27 | 56,248 | 55,945 | 55,226 | 54,855 | 54,420 | 53,362 | 52,298 | 51,222 | 50,225 | 49,184 | 48,313 | 37 |
| 28 | 55,265 | 54,952 | 54,272 | 53,786 | 53,344 | 52,372 | 51,372 | 50,377 | 49,388 | 48,478 | 47,699 | 38 |
| 29 | 54,133 | 53,826 | 53,180 | 52,793 | 52,370 | 51,540 | 50,568 | 49,635 | 48,700 | 47,828 | 47,105 | 39 |
| 30 | 53,395 | 53,100 | 52,388 | 52,017 | 51,612 | 50,726 | 49,879 | 48,952 | 48,110 | 47,295 | 46,561 | 40 |
| 31 | 52,615 | 52,333 | 51,632 | 51,213 | 50,860 | 50,043 | 49,261 | 48,332 | 47,482 | 46,747 | 46,018 | 41 |
| 32 | 51,721 | 51,430 | 50,748 | 50,362 | 50,094 | 49,312 | 48,473 | 47,644 | 46,825 | 46,187 | 45,535 | 42 |
| 33 | 50,901 | 50,597 | 49,987 | 49,654 | 49,336 | 48,556 | 47,826 | 47,076 | 46,325 | 45,701 | 45,090 | 43 |
| 34 | 50,209 | 49,933 | 49,291 | 48,941 | 48,613 | 47,909 | 47,193 | 46,448 | 45,774 | 45,202 | 44,661 | 44 |
| 35 | 49,540 | 49,300 | 48,683 | 48,306 | 48,014 | 47,331 | 46,655 | 45,968 | 45,369 | 44,780 | 44,266 | 45 |
| 36 | 48,810 | 48,546 | 47,975 | 47,656 | 47,355 | 46,744 | 46,128 | 45,457 | 44,910 | 44,399 | 43,900 | 46 |
| 37 | 48,220 | 47,983 | 47,386 | 47,045 | 46,767 | 46,169 | 45,568 | 45,033 | 44,512 | 44,012 | 43,557 | 47 |
| 38 | 47,821 | 47,602 | 46,982 | 46,668 | 46,390 | 45,787 | 45,186 | 44,662 | 44,130 | 43,687 | 43,257 | 48 |
| 39 | 47,175 | 46,929 | 46,305 | 46,009 | 45,779 | 45,259 | 44,704 | 44,227 | 43,768 | 43,334 | 42,981 | 49 |
| 40 | 46,655 | 46,395 | 45,833 | 45,532 | 45,317 | 44,812 | 44,335 | 43,897 | 43,476 | 43,099 | 42,733 | 50 |
| 41 | 46,152 | 45,907 | 45,350 | 45,046 | 44,839 | 44,405 | 43,965 | 43,545 | 43,159 | 42,822 | 42,518 | 51 |
| 42 | 45,670 | 45,424 | 44,893 | 44,651 | 44,422 | 44,001 | 43,603 | 43,211 | 42,869 | 42,606 | 42,326 | 52 |
| 43 | 45,292 | 45,042 | 44,522 | 44,301 | 44,106 | 43,691 | 43,322 | 42,964 | 42,661 | 42,394 | 42,148 | 53 |
| 44 | 44,748 | 44,535 | 44,085 | 43,873 | 43,681 | 43,336 | 42,987 | 42,659 | 42,406 | 42,170 | 41,977 | 54 |
| 45 | 44,466 | 44,258 | 43,807 | 43,588 | 43,434 | 43,083 | 42,771 | 42,495 | 42,236 | 42,019 | 41,840 | 55 |
| 46 | 44,245 | 44,029 | 43,592 | 43,395 | 43,264 | 42,921 | 42,622 | 42,343 | 42,103 | 41,883 | 41,710 | 56 |
| 47 | 43,820 | 43,620 | 43,224 | 43,055 | 42,918 | 42,645 | 42,380 | 42,127 | 41,928 | 41,746 | 41,605 | 57 |
| 48 | 43,415 | 43,252 | 42,910 | 42,771 | 42,652 | 42,385 | 42,156 | 41,938 | 41,762 | 41,642 | 41,509 | 58 |
| 49 | 43,184 | 43,039 | 42,759 | 42,627 | 42,512 | 42,255 | 42,013 | 41,819 | 41,653 | 41,530 | 41,425 | 59 |
| 50 | 42,739 | 42,632 | 42,447 | 42,365 | 42,263 | 42,034 | 41,839 | 41,694 | 41,554 | 41,439 | 41,353 | 60 |
| 51 | 42,607 | 42,492 | 42,298 | 42,213 | 42,132 | 41,894 | 41,728 | 41,590 | 41,476 | 41,362 | 41,284 | 61 |
| 52 | 42,421 | 42,321 | 42,127 | 42,055 | 41,993 | 41,787 | 41,624 | 41,499 | 41,383 | 41,293 | 41,228 | 62 |
| 53 | 42,251 | 42,158 | 42,013 | 41,950 | 41,870 | 41,672 | 41,519 | 41,412 | 41,315 | 41,229 | 41,182 | 63 |
| 54 | 42,023 | 41,957 | 41,842 | 41,803 | 41,746 | 41,557 | 41,432 | 41,326 | 41,259 | 41,198 | 41,147 | 64 |
| 55 | 41,868 | 41,814 | 41,734 | 41,704 | 41,646 | 41,470 | 41,358 | 41,265 | 41,199 | 41,155 | 41,121 | 65 |
| 56 | 41,734 | 41,685 | 41,606 | 41,579 | 41,522 | 41,362 | 41,261 | 41,198 | 41,146 | 41,117 | — | 66 |
| 57 | 41,600 | 41,554 | 41,473 | 41,451 | 41,397 | 41,270 | 41,196 | 41,141 | 41,103 | — | — | 67 |
| 58 | 41,467 | 41,427 | 41,367 | 41,344 | 41,299 | 41,185 | 41,119 | 41,078 | — | — | — | 68 |
| 59 | 41,335 | 41,301 | 41,254 | 41,239 | 41,209 | 41,110 | 41,068 | — | — | — | — | 69 |
| 60 | 41,202 | 41,168 | 41,137 | 41,133 | 41,102 | 41,030 | — | — | — | — | — | 70 |
| 61 | 41,070 | 41,053 | 41,036 | 41,030 | 41,001 | — | — | — | — | — | — | 71 |
| 62 | 40,939 | 40,933 | 40,922 | 40,916 | — | — | — | — | — | — | — | 72 |
| 63 | 40,808 | 40,800 | 40,790 | — | — | — | — | — | — | — | — | 73 |
| 64 | 40,677 | 40,668 | — | — | — | — | — | — | — | — | — | 74 |
| 65 | 40,547 | — | — | — | — | — | — | — | — | — | — | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.
2. The value $l_{[x]}$ at duration 0 represents an assumed number of lives originally entitled to disability benefits at entl age [$x$]; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives from the original $l_{[x]}$ who have not recovered and remain on the rolls as of attained age [$x$]+$t$. Lives are decremented using probabilities from **table 14B**.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.

## Table 16A.—Male Disabled Workers

***Expected Future Time on DI Rolls (excluding possibility of death)***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 25.24 | 24.48 | 24.01 | 23.55 | 22.84 | 23.69 | 25.33 | 27.46 | 28.65 | 29.35 | 30.09 | 26 |
| 17 | 27.32 | 26.54 | 25.98 | 25.35 | 24.67 | 25.47 | 26.87 | 28.40 | 29.30 | 29.84 | 30.34 | 27 |
| 18 | 29.71 | 28.91 | 28.26 | 27.49 | 26.86 | 27.51 | 28.51 | 29.38 | 29.94 | 30.26 | 30.45 | 28 |
| 19 | 31.69 | 30.84 | 30.11 | 29.30 | 28.68 | 29.05 | 29.63 | 30.09 | 30.35 | 30.46 | 30.39 | 29 |
| 20 | 32.96 | 32.08 | 31.31 | 30.48 | 29.86 | 30.02 | 30.35 | 30.56 | 30.58 | 30.49 | 30.18 | 30 |
| 21 | 33.38 | 32.52 | 31.77 | 30.94 | 30.31 | 30.32 | 30.46 | 30.49 | 30.41 | 30.21 | 29.80 | 31 |
| 22 | 33.37 | 32.54 | 31.83 | 31.01 | 30.31 | 30.23 | 30.29 | 30.25 | 30.06 | 29.75 | 29.35 | 32 |
| 23 | 33.19 | 32.37 | 31.69 | 30.88 | 30.14 | 29.93 | 29.82 | 29.76 | 29.56 | 29.21 | 28.82 | 33 |
| 24 | 32.71 | 31.91 | 31.25 | 30.45 | 29.75 | 29.57 | 29.38 | 29.19 | 28.95 | 28.61 | 28.22 | 34 |
| 25 | 32.10 | 31.34 | 30.71 | 29.94 | 29.27 | 29.05 | 28.89 | 28.63 | 28.40 | 28.03 | 27.60 | 35 |
| 26 | 31.94 | 31.15 | 30.57 | 29.80 | 29.11 | 28.82 | 28.54 | 28.22 | 27.89 | 27.49 | 26.99 | 36 |
| 27 | 31.46 | 30.70 | 30.13 | 29.38 | 28.66 | 28.33 | 28.02 | 27.63 | 27.28 | 26.85 | 26.33 | 37 |
| 28 | 30.87 | 30.12 | 29.65 | 28.89 | 28.21 | 27.84 | 27.49 | 27.05 | 26.68 | 26.22 | 25.64 | 38 |
| 29 | 30.37 | 29.58 | 29.10 | 28.34 | 27.65 | 27.26 | 26.85 | 26.43 | 26.00 | 25.54 | 24.94 | 39 |
| 30 | 30.05 | 29.26 | 28.75 | 27.99 | 27.23 | 26.75 | 26.29 | 25.85 | 25.38 | 24.84 | 24.20 | 40 |
| 31 | 29.50 | 28.72 | 28.18 | 27.43 | 26.70 | 26.18 | 25.70 | 25.23 | 24.66 | 24.09 | 23.44 | 41 |
| 32 | 28.96 | 28.20 | 27.67 | 26.90 | 26.14 | 25.62 | 25.10 | 24.57 | 23.95 | 23.33 | 22.65 | 42 |
| 33 | 28.35 | 27.64 | 27.10 | 26.34 | 25.55 | 24.98 | 24.43 | 23.86 | 23.25 | 22.55 | 21.84 | 43 |
| 34 | 27.70 | 26.94 | 26.40 | 25.66 | 24.86 | 24.27 | 23.69 | 23.07 | 22.44 | 21.74 | 21.01 | 44 |
| 35 | 27.16 | 26.37 | 25.81 | 25.02 | 24.21 | 23.60 | 22.97 | 22.32 | 21.62 | 20.92 | 20.16 | 45 |
| 36 | 26.51 | 25.72 | 25.14 | 24.34 | 23.51 | 22.88 | 22.23 | 21.54 | 20.82 | 20.07 | 19.29 | 46 |
| 37 | 25.86 | 25.05 | 24.46 | 23.65 | 22.82 | 22.17 | 21.49 | 20.76 | 20.00 | 19.22 | 18.42 | 47 |
| 38 | 25.21 | 24.40 | 23.79 | 22.96 | 22.12 | 21.43 | 20.71 | 19.94 | 19.16 | 18.34 | 17.52 | 48 |
| 39 | 24.52 | 23.70 | 23.07 | 22.26 | 21.39 | 20.66 | 19.90 | 19.11 | 18.30 | 17.47 | 16.61 | 49 |
| 40 | 23.78 | 22.94 | 22.30 | 21.47 | 20.60 | 19.86 | 19.06 | 18.26 | 17.42 | 16.57 | 15.69 | 50 |
| 41 | 23.07 | 22.25 | 21.56 | 20.70 | 19.82 | 19.03 | 18.23 | 17.40 | 16.53 | 15.65 | 14.75 | 51 |
| 42 | 22.29 | 21.46 | 20.76 | 19.90 | 19.00 | 18.19 | 17.35 | 16.50 | 15.63 | 14.72 | 13.80 | 52 |
| 43 | 21.49 | 20.63 | 19.90 | 19.03 | 18.13 | 17.31 | 16.45 | 15.58 | 14.69 | 13.78 | 12.84 | 53 |
| 44 | 20.71 | 19.83 | 19.09 | 18.21 | 17.29 | 16.44 | 15.56 | 14.66 | 13.75 | 12.83 | 11.88 | 54 |
| 45 | 19.85 | 18.98 | 18.23 | 17.33 | 16.40 | 15.54 | 14.65 | 13.73 | 12.80 | 11.86 | 10.91 | 55 |
| 46 | 19.03 | 18.14 | 17.36 | 16.45 | 15.51 | 14.63 | 13.72 | 12.79 | 11.86 | 10.90 | 9.93 | 56 |
| 47 | 18.17 | 17.27 | 16.46 | 15.53 | 14.58 | 13.69 | 12.77 | 11.84 | 10.88 | 9.92 | 8.95 | 57 |
| 48 | 17.31 | 16.40 | 15.55 | 14.60 | 13.65 | 12.75 | 11.82 | 10.87 | 9.90 | 8.94 | 7.96 | 58 |
| 49 | 16.46 | 15.51 | 14.63 | 13.67 | 12.72 | 11.80 | 10.86 | 9.90 | 8.93 | 7.96 | 6.97 | 59 |
| 50 | 15.62 | 14.66 | 13.73 | 12.76 | 11.79 | 10.85 | 9.89 | 8.93 | 7.95 | 6.97 | 5.98 | 60 |
| 51 | 14.66 | 13.70 | 12.78 | 11.80 | 10.83 | 9.88 | 8.92 | 7.95 | 6.97 | 5.98 | 4.99 | 61 |
| 52 | 13.73 | 12.77 | 11.83 | 10.85 | 9.87 | 8.92 | 7.95 | 6.96 | 5.98 | 4.99 | 3.99 | 62 |
| 53 | 12.79 | 11.82 | 10.86 | 9.88 | 8.90 | 7.94 | 6.96 | 5.97 | 4.98 | 3.99 | 2.97 | 63 |
| 54 | 11.85 | 10.87 | 9.89 | 8.90 | 7.92 | 6.95 | 5.97 | 4.98 | 3.99 | 2.97 | 1.91 | 64 |
| 55 | 10.90 | 9.91 | 8.93 | 7.93 | 6.94 | 5.97 | 4.98 | 3.99 | 2.97 | 1.91 | 0.92 | 65 |
| 56 | 9.92 | 8.93 | 7.94 | 6.95 | 5.96 | 4.98 | 3.99 | 2.97 | 1.92 | 0.93 | — | 66 |
| 57 | 8.95 | 7.95 | 6.96 | 5.97 | 4.97 | 3.99 | 2.96 | 1.92 | 0.93 | — | — | 67 |
| 58 | 7.96 | 6.97 | 5.98 | 4.98 | 3.98 | 2.96 | 1.92 | 0.93 | — | — | — | 68 |
| 59 | 6.98 | 5.98 | 4.99 | 3.99 | 2.96 | 1.92 | 0.92 | — | — | — | — | 69 |
| 60 | 5.99 | 4.99 | 3.99 | 2.96 | 1.91 | 0.92 | — | — | — | — | — | 70 |
| 61 | 5.00 | 4.00 | 2.97 | 1.91 | 0.91 | — | — | — | — | — | — | 71 |
| 62 | 4.00 | 2.97 | 1.91 | 0.92 | — | — | — | — | — | — | — | 72 |
| 63 | 2.97 | 1.92 | 0.92 | — | — | — | — | — | — | — | — | 73 |
| 64 | 1.93 | 0.92 | — | — | — | — | — | — | — | — | — | 74 |
| 65 | 0.51 | — | — | — | — | — | — | — | — | — | — | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.
2. The value $e_{[x]+t}$ at duration $t$ represents the average number of future years a beneficiary will remain on the DI rolls for those originally entitled to disability benefits at entl age $[x]$ who have not recovered as of attained age $[x]+t$. Values are based on continuance experience from **table 15A**.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.

*The average future years on the DI rolls for attained ages 62 and older are adjusted to reflect less than a full year of DI exposure after attaining age 65 for birth cohorts 1938-42 to account for the phased-in increase in NRA from 65 to 66.*

## Table 16B.—Female Disabled Workers

***Expected Future Time on DI Rolls (excluding possibility of death)***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 26.97 | 26.30 | 25.80 | 25.16 | 24.46 | 24.64 | 25.52 | 26.58 | 27.49 | 28.53 | 29.33 | 26 |
| 17 | 28.74 | 28.01 | 27.41 | 26.67 | 25.96 | 26.22 | 26.92 | 27.75 | 28.45 | 29.25 | 29.75 | 27 |
| 18 | 30.57 | 29.76 | 29.07 | 28.27 | 27.59 | 27.85 | 28.28 | 28.85 | 29.31 | 29.79 | 29.91 | 28 |
| 19 | 32.32 | 31.44 | 30.69 | 29.86 | 29.16 | 29.24 | 29.38 | 29.60 | 29.79 | 29.98 | 29.85 | 29 |
| 20 | 33.21 | 32.32 | 31.53 | 30.71 | 30.01 | 29.90 | 29.99 | 30.05 | 29.99 | 29.93 | 29.63 | 30 |
| 21 | 33.58 | 32.72 | 32.00 | 31.18 | 30.45 | 30.21 | 30.17 | 30.08 | 29.92 | 29.64 | 29.25 | 31 |
| 22 | 33.63 | 32.76 | 32.05 | 31.24 | 30.52 | 30.24 | 30.08 | 29.87 | 29.62 | 29.26 | 28.81 | 32 |
| 23 | 33.53 | 32.68 | 31.94 | 31.12 | 30.40 | 30.04 | 29.84 | 29.51 | 29.21 | 28.81 | 28.34 | 33 |
| 24 | 33.05 | 32.21 | 31.53 | 30.72 | 30.01 | 29.64 | 29.36 | 29.06 | 28.71 | 28.31 | 27.78 | 34 |
| 25 | 32.59 | 31.74 | 31.09 | 30.28 | 29.55 | 29.18 | 28.81 | 28.49 | 28.10 | 27.71 | 27.20 | 35 |
| 26 | 32.22 | 31.40 | 30.75 | 29.95 | 29.21 | 28.80 | 28.36 | 27.95 | 27.52 | 27.11 | 26.59 | 36 |
| 27 | 31.67 | 30.84 | 30.24 | 29.44 | 28.67 | 28.23 | 27.79 | 27.36 | 26.90 | 26.46 | 25.92 | 37 |
| 28 | 31.20 | 30.37 | 29.75 | 29.01 | 28.25 | 27.76 | 27.30 | 26.82 | 26.35 | 25.84 | 25.25 | 38 |
| 29 | 30.81 | 29.99 | 29.35 | 28.56 | 27.78 | 27.22 | 26.74 | 26.23 | 25.72 | 25.18 | 24.56 | 39 |
| 30 | 30.23 | 29.40 | 28.79 | 27.99 | 27.21 | 26.67 | 26.12 | 25.60 | 25.04 | 24.47 | 23.84 | 40 |
| 31 | 29.67 | 28.83 | 28.21 | 27.44 | 26.63 | 26.05 | 25.46 | 24.94 | 24.38 | 23.75 | 23.12 | 41 |
| 32 | 29.15 | 28.32 | 27.69 | 26.90 | 26.04 | 25.44 | 24.88 | 24.30 | 23.72 | 23.04 | 22.36 | 42 |
| 33 | 28.60 | 27.77 | 27.10 | 26.28 | 25.45 | 24.85 | 24.22 | 23.60 | 22.97 | 22.28 | 21.58 | 43 |
| 34 | 27.98 | 27.13 | 26.48 | 25.66 | 24.83 | 24.19 | 23.55 | 22.92 | 22.25 | 21.52 | 20.78 | 44 |
| 35 | 27.35 | 26.48 | 25.81 | 25.00 | 24.15 | 23.50 | 22.83 | 22.16 | 21.45 | 20.72 | 19.96 | 45 |
| 36 | 26.73 | 25.88 | 25.18 | 24.34 | 23.50 | 22.80 | 22.09 | 21.41 | 20.67 | 19.90 | 19.12 | 46 |
| 37 | 26.05 | 25.17 | 24.49 | 23.66 | 22.80 | 22.09 | 21.37 | 20.62 | 19.85 | 19.07 | 18.27 | 47 |
| 38 | 25.28 | 24.39 | 23.71 | 22.87 | 22.00 | 21.28 | 20.56 | 19.79 | 19.03 | 18.21 | 17.39 | 48 |
| 39 | 24.60 | 23.73 | 23.04 | 22.19 | 21.29 | 20.53 | 19.78 | 18.99 | 18.18 | 17.36 | 16.50 | 49 |
| 40 | 23.87 | 23.00 | 22.28 | 21.42 | 20.52 | 19.75 | 18.95 | 18.14 | 17.31 | 16.46 | 15.59 | 50 |
| 41 | 23.12 | 22.24 | 21.51 | 20.65 | 19.74 | 18.93 | 18.12 | 17.29 | 16.44 | 15.56 | 14.67 | 51 |
| 42 | 22.35 | 21.47 | 20.72 | 19.83 | 18.93 | 18.11 | 17.27 | 16.42 | 15.55 | 14.64 | 13.73 | 52 |
| 43 | 21.54 | 20.66 | 19.90 | 18.99 | 18.07 | 17.24 | 16.38 | 15.52 | 14.62 | 13.71 | 12.79 | 53 |
| 44 | 20.78 | 19.88 | 19.08 | 18.17 | 17.25 | 16.38 | 15.51 | 14.62 | 13.71 | 12.78 | 11.84 | 54 |
| 45 | 19.92 | 19.01 | 18.20 | 17.29 | 16.35 | 15.48 | 14.59 | 13.68 | 12.76 | 11.83 | 10.88 | 55 |
| 46 | 19.04 | 18.13 | 17.31 | 16.38 | 15.43 | 14.55 | 13.65 | 12.74 | 11.81 | 10.87 | 9.91 | 56 |
| 47 | 18.21 | 17.29 | 16.44 | 15.51 | 14.56 | 13.65 | 12.73 | 11.80 | 10.85 | 9.90 | 8.93 | 57 |
| 48 | 17.37 | 16.43 | 15.56 | 14.61 | 13.65 | 12.73 | 11.79 | 10.85 | 9.90 | 8.92 | 7.95 | 58 |
| 49 | 16.47 | 15.52 | 14.62 | 13.66 | 12.70 | 11.77 | 10.84 | 9.89 | 8.92 | 7.95 | 6.97 | 59 |
| 50 | 15.62 | 14.66 | 13.72 | 12.74 | 11.77 | 10.83 | 9.88 | 8.92 | 7.94 | 6.96 | 5.98 | 60 |
| 51 | 14.67 | 13.71 | 12.77 | 11.79 | 10.81 | 9.87 | 8.91 | 7.94 | 6.96 | 5.98 | 4.99 | 61 |
| 52 | 13.73 | 12.76 | 11.82 | 10.84 | 9.85 | 8.90 | 7.93 | 6.96 | 5.97 | 4.99 | 3.99 | 62 |
| 53 | 12.79 | 11.81 | 10.85 | 9.87 | 8.89 | 7.93 | 6.95 | 5.97 | 4.98 | 3.99 | 2.97 | 63 |
| 54 | 11.85 | 10.87 | 9.90 | 8.90 | 7.92 | 6.95 | 5.97 | 4.98 | 3.99 | 2.97 | 1.91 | 64 |
| 55 | 10.89 | 9.90 | 8.92 | 7.93 | 6.94 | 5.97 | 4.98 | 3.99 | 2.97 | 1.91 | 0.92 | 65 |
| 56 | 9.92 | 8.93 | 7.94 | 6.95 | 5.96 | 4.98 | 3.99 | 2.97 | 1.92 | 0.93 | — | 66 |
| 57 | 8.94 | 7.95 | 6.96 | 5.97 | 4.98 | 3.99 | 2.97 | 1.92 | 0.93 | — | — | 67 |
| 58 | 7.96 | 6.97 | 5.98 | 4.98 | 3.98 | 2.96 | 1.92 | 0.93 | — | — | — | 68 |
| 59 | 6.98 | 5.98 | 4.99 | 3.99 | 2.96 | 1.92 | 0.92 | — | — | — | — | 69 |
| 60 | 5.99 | 4.99 | 3.99 | 2.96 | 1.91 | 0.92 | — | — | — | — | — | 70 |
| 61 | 4.99 | 4.00 | 2.97 | 1.91 | 0.91 | — | — | — | — | — | — | 71 |
| 62 | 4.00 | 2.97 | 1.91 | 0.92 | — | — | — | — | — | — | — | 72 |
| 63 | 2.97 | 1.92 | 0.92 | — | — | — | — | — | — | — | — | 73 |
| 64 | 1.93 | 0.92 | — | — | — | — | — | — | — | — | — | 74 |
| 65 | 0.51 | — | — | — | — | — | — | — | — | — | — | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.
2. The value $e_{[x]+t}$ at duration $t$ represents the average number of future years a beneficiary will remain on the DI rolls for those originally entitled to disability benefits at entl age [$x$] who have not recovered as of attained age [$x$]+$t$. Values are based on continuance experience from **table 15B**.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.

*The average future years on the DI rolls for attained ages 62 and older are adjusted to reflect less than a full year of DI exposure after attaining age 65 for birth cohorts 1938-42 to account for the phased-in increase in NRA from 65 to 66.*

## Table 17A.—Male Disabled Workers

***Absolute Recovery Rate Per Thousand Entitled***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 9.475 | 21.683 | 22.392 | 12.705 | 76.593 | 102.270 | 112.599 | 75.441 | 57.032 | 57.125 | 40.673 | 26 |
| 17 | 8.287 | 16.653 | 14.543 | 12.615 | 69.609 | 87.851 | 87.813 | 63.973 | 50.793 | 48.932 | 35.804 | 27 |
| 18 | 6.730 | 12.238 | 8.386 | 13.544 | 58.922 | 69.449 | 62.535 | 51.347 | 43.321 | 38.264 | 30.586 | 28 |
| 19 | 4.755 | 8.961 | 6.328 | 13.247 | 46.492 | 52.579 | 47.649 | 40.986 | 36.087 | 30.108 | 25.945 | 29 |
| 20 | 3.820 | 7.345 | 5.559 | 12.536 | 38.043 | 43.311 | 39.048 | 33.017 | 29.308 | 22.572 | 20.590 | 30 |
| 21 | 4.334 | 7.497 | 5.693 | 11.838 | 33.079 | 36.887 | 33.124 | 29.961 | 26.202 | 19.552 | 18.309 | 31 |
| 22 | 5.268 | 8.895 | 5.917 | 9.675 | 29.942 | 34.594 | 31.255 | 26.758 | 22.721 | 20.170 | 16.271 | 32 |
| 23 | 5.467 | 10.014 | 6.210 | 8.477 | 26.070 | 29.581 | 30.931 | 26.722 | 22.127 | 20.876 | 13.752 | 33 |
| 24 | 6.290 | 10.720 | 6.593 | 9.685 | 27.608 | 27.216 | 27.427 | 25.727 | 22.755 | 21.267 | 13.891 | 34 |
| 25 | 7.718 | 11.976 | 7.571 | 10.891 | 26.757 | 28.797 | 25.473 | 26.573 | 22.341 | 20.452 | 14.167 | 35 |
| 26 | 6.611 | 13.452 | 7.869 | 10.331 | 24.421 | 25.025 | 23.821 | 23.491 | 21.571 | 18.495 | 12.678 | 36 |
| 27 | 7.640 | 14.064 | 8.390 | 9.956 | 23.219 | 24.337 | 21.838 | 23.334 | 21.274 | 17.880 | 12.014 | 37 |
| 28 | 8.006 | 17.756 | 8.236 | 11.206 | 22.415 | 23.312 | 20.672 | 23.183 | 20.458 | 16.195 | 11.558 | 38 |
| 29 | 7.255 | 17.688 | 8.478 | 11.091 | 21.819 | 21.918 | 21.474 | 21.869 | 20.753 | 15.712 | 10.573 | 39 |
| 30 | 6.962 | 16.764 | 8.750 | 8.586 | 19.339 | 20.006 | 21.728 | 20.306 | 18.391 | 14.498 | 10.087 | 40 |
| 31 | 7.702 | 16.261 | 8.993 | 9.765 | 18.356 | 19.808 | 20.601 | 17.251 | 17.698 | 14.622 | 9.413 | 41 |
| 32 | 8.320 | 16.921 | 8.549 | 8.968 | 18.424 | 19.092 | 18.638 | 15.956 | 15.786 | 14.146 | 8.478 | 42 |
| 33 | 10.307 | 16.871 | 8.833 | 8.295 | 17.029 | 17.953 | 17.899 | 16.360 | 13.236 | 13.206 | 7.957 | 43 |
| 34 | 8.632 | 17.604 | 9.944 | 7.671 | 16.691 | 17.492 | 16.443 | 16.222 | 13.747 | 12.552 | 7.304 | 44 |
| 35 | 7.998 | 16.761 | 8.383 | 7.800 | 16.279 | 15.992 | 15.261 | 13.972 | 13.994 | 11.743 | 6.784 | 45 |
| 36 | 8.147 | 16.584 | 8.099 | 7.314 | 15.879 | 15.415 | 14.180 | 13.231 | 12.449 | 11.194 | 6.581 | 46 |
| 37 | 7.457 | 16.561 | 8.085 | 7.228 | 15.373 | 14.904 | 12.892 | 11.495 | 11.298 | 10.679 | 5.824 | 47 |
| 38 | 7.809 | 16.307 | 7.403 | 6.920 | 14.542 | 13.142 | 11.413 | 11.514 | 9.673 | 9.883 | 5.287 | 48 |
| 39 | 7.469 | 15.903 | 8.247 | 6.111 | 13.047 | 11.771 | 10.674 | 10.252 | 9.654 | 8.282 | 4.654 | 49 |
| 40 | 7.165 | 15.761 | 7.662 | 6.498 | 12.689 | 10.382 | 10.708 | 9.422 | 8.515 | 7.316 | 4.350 | 50 |
| 41 | 7.681 | 14.351 | 6.749 | 5.864 | 11.179 | 10.343 | 9.698 | 7.992 | 7.272 | 6.857 | 3.582 | 51 |
| 42 | 7.703 | 14.507 | 6.918 | 5.302 | 10.033 | 8.982 | 9.041 | 7.878 | 6.478 | 5.556 | 3.167 | 52 |
| 43 | 6.708 | 13.273 | 6.976 | 5.291 | 10.308 | 8.544 | 8.159 | 7.169 | 6.358 | 4.782 | 2.960 | 53 |
| 44 | 6.129 | 13.494 | 6.247 | 4.776 | 8.680 | 7.737 | 6.650 | 6.595 | 5.604 | 4.271 | 2.463 | 54 |
| 45 | 7.085 | 13.431 | 5.671 | 4.579 | 8.440 | 7.481 | 5.765 | 5.378 | 4.677 | 4.387 | 2.235 | 55 |
| 46 | 5.718 | 12.781 | 5.118 | 3.843 | 8.245 | 6.326 | 5.714 | 5.078 | 3.722 | 3.127 | 1.923 | 56 |
| 47 | 5.698 | 11.140 | 4.549 | 3.481 | 7.932 | 6.131 | 5.335 | 4.256 | 3.443 | 3.185 | 1.712 | 57 |
| 48 | 5.157 | 9.597 | 3.425 | 3.427 | 7.873 | 5.592 | 4.502 | 3.548 | 3.621 | 2.982 | 1.435 | 58 |
| 49 | 3.783 | 7.941 | 2.921 | 3.582 | 6.825 | 5.224 | 3.838 | 3.393 | 3.037 | 2.294 | 1.311 | 59 |
| 50 | 2.756 | 4.907 | 2.150 | 2.327 | 5.469 | 4.436 | 3.925 | 2.709 | 2.376 | 1.873 | 1.262 | 60 |
| 51 | 2.864 | 5.642 | 2.069 | 2.467 | 5.189 | 4.519 | 3.087 | 2.402 | 1.912 | 1.643 | 1.223 | 61 |
| 52 | 2.828 | 4.683 | 1.779 | 2.317 | 4.837 | 3.600 | 2.550 | 2.168 | 1.656 | 1.537 | 0.995 | 62 |
| 53 | 2.585 | 3.448 | 1.522 | 2.090 | 4.996 | 3.189 | 2.296 | 1.906 | 1.598 | 1.508 | 0.869 | 63 |
| 54 | 1.704 | 2.486 | 0.900 | 1.559 | 5.126 | 2.874 | 2.118 | 1.737 | 1.405 | 1.334 | 0.551 | 64 |
| 55 | 1.054 | 1.823 | 0.730 | 1.580 | 4.000 | 2.377 | 1.994 | 1.707 | 1.258 | 0.782 | 0.329 | 65 |
| 56 | 1.001 | 1.706 | 0.714 | 1.490 | 3.683 | 2.320 | 1.876 | 1.416 | 0.774 | 0.540 | — | 66 |
| 57 | 1.043 | 1.363 | 0.499 | 1.224 | 3.192 | 1.849 | 1.432 | 1.177 | 0.575 | — | — | 67 |
| 58 | 0.839 | 1.179 | 0.462 | 1.077 | 2.576 | 1.677 | 1.225 | 0.890 | — | — | — | 68 |
| 59 | 0.701 | 1.004 | 0.301 | 0.895 | 2.617 | 1.516 | 0.813 | — | — | — | — | 69 |
| 60 | 0.644 | 0.641 | 0.112 | 0.808 | 1.651 | 1.193 | — | — | — | — | — | 70 |
| 61 | 0.494 | 0.235 | 0.090 | 0.637 | 1.414 | — | — | — | — | — | — | 71 |
| 62 | 0.271 | 0.169 | 0.072 | 0.271 | — | — | — | — | — | — | — | 72 |
| 63 | 0.263 | 0.249 | 0.112 | — | — | — | — | — | — | — | — | 73 |
| 64 | 0.275 | 0.308 | — | — | — | — | — | — | — | — | — | 74 |
| 65 | 0.274 | — | — | — | — | — | — | — | — | — | — | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.

2. The value $q'_{[x]+t}$ at duration $t$ represents the number of recoveries per thousand during the ($t$+1) year of entitlement for those originally entitled to disability benefits at entl age [$x$] who have attained age [$x$]+$t$. Rates are derived from death probabilities shown in **table 7A** and recovery probabilities shown in **table 14A**. See appendix for details.

3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.

## Table 17B.—Female Disabled Workers

### *Absolute Recovery Rate Per Thousand Entitled*

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 12.167 | 19.034 | 14.110 | 12.097 | 47.125 | 72.286 | 76.276 | 68.568 | 70.559 | 60.220 | 47.283 | 26 |
| 17 | 9.360 | 14.443 | 9.609 | 11.020 | 47.059 | 62.085 | 65.030 | 59.153 | 60.495 | 49.789 | 38.352 | 27 |
| 18 | 6.114 | 10.620 | 7.171 | 11.106 | 44.746 | 49.772 | 53.557 | 49.216 | 48.951 | 37.189 | 31.072 | 28 |
| 19 | 3.640 | 8.211 | 5.697 | 10.103 | 36.546 | 38.168 | 40.619 | 39.284 | 39.343 | 28.795 | 25.831 | 29 |
| 20 | 3.301 | 6.643 | 5.677 | 9.818 | 29.416 | 35.836 | 34.940 | 30.943 | 30.984 | 23.217 | 20.826 | 30 |
| 21 | 4.125 | 8.690 | 5.899 | 8.683 | 24.747 | 31.300 | 30.106 | 27.439 | 24.167 | 20.363 | 19.351 | 31 |
| 22 | 3.988 | 9.017 | 6.008 | 9.115 | 23.314 | 27.654 | 26.004 | 24.932 | 21.573 | 19.006 | 18.324 | 32 |
| 23 | 4.478 | 8.304 | 5.738 | 8.924 | 21.198 | 26.225 | 22.601 | 23.542 | 20.556 | 18.385 | 15.629 | 33 |
| 24 | 5.010 | 10.053 | 6.132 | 9.544 | 20.926 | 24.044 | 23.621 | 22.556 | 20.810 | 16.744 | 15.075 | 34 |
| 25 | 4.830 | 11.161 | 6.240 | 8.855 | 21.457 | 21.647 | 23.493 | 21.153 | 21.930 | 17.563 | 14.420 | 35 |
| 26 | 5.914 | 11.082 | 6.653 | 8.673 | 20.337 | 19.498 | 20.670 | 20.684 | 21.168 | 17.801 | 12.865 | 36 |
| 27 | 5.440 | 12.930 | 6.741 | 7.956 | 19.520 | 20.014 | 20.669 | 19.527 | 20.805 | 17.809 | 12.770 | 37 |
| 28 | 5.720 | 12.460 | 9.005 | 8.247 | 18.302 | 19.163 | 19.446 | 19.708 | 18.514 | 16.128 | 12.509 | 38 |
| 29 | 5.712 | 12.090 | 7.315 | 8.050 | 15.912 | 18.947 | 18.543 | 18.918 | 17.992 | 15.194 | 11.613 | 39 |
| 30 | 5.577 | 13.508 | 7.125 | 7.825 | 17.230 | 16.769 | 18.666 | 17.272 | 17.008 | 15.617 | 11.719 | 40 |
| 31 | 5.408 | 13.489 | 8.171 | 6.929 | 16.125 | 15.687 | 18.931 | 17.661 | 15.555 | 15.713 | 10.540 | 41 |
| 32 | 5.680 | 13.374 | 7.656 | 5.340 | 15.685 | 17.094 | 17.164 | 17.273 | 13.695 | 14.196 | 9.835 | 42 |
| 33 | 6.029 | 12.170 | 6.698 | 6.449 | 15.882 | 15.103 | 15.760 | 16.024 | 13.532 | 13.429 | 9.563 | 43 |
| 34 | 5.567 | 12.976 | 7.146 | 6.750 | 14.567 | 15.021 | 15.863 | 14.576 | 12.557 | 12.004 | 8.890 | 44 |
| 35 | 4.903 | 12.642 | 7.792 | 6.075 | 14.320 | 14.351 | 14.792 | 13.101 | 13.043 | 11.553 | 8.326 | 45 |
| 36 | 5.472 | 11.874 | 6.698 | 6.356 | 12.979 | 13.240 | 14.630 | 12.099 | 11.431 | 11.324 | 7.865 | 46 |
| 37 | 4.990 | 12.570 | 7.244 | 5.950 | 12.863 | 13.090 | 11.821 | 11.639 | 11.299 | 10.366 | 6.929 | 47 |
| 38 | 4.639 | 13.157 | 6.742 | 5.995 | 13.073 | 13.199 | 11.664 | 11.991 | 10.104 | 9.898 | 6.428 | 48 |
| 39 | 5.296 | 13.442 | 6.439 | 5.032 | 11.438 | 12.341 | 10.732 | 10.448 | 9.979 | 8.220 | 5.812 | 49 |
| 40 | 5.662 | 12.254 | 6.627 | 4.762 | 11.227 | 10.714 | 9.949 | 9.655 | 8.721 | 8.532 | 5.080 | 50 |
| 41 | 5.401 | 12.282 | 6.776 | 4.639 | 9.755 | 9.985 | 9.613 | 8.920 | 7.872 | 7.101 | 4.544 | 51 |
| 42 | 5.476 | 11.838 | 5.454 | 5.178 | 9.547 | 9.111 | 9.053 | 7.978 | 6.176 | 6.582 | 4.245 | 52 |
| 43 | 5.608 | 11.687 | 5.004 | 4.445 | 9.481 | 8.504 | 8.321 | 7.116 | 6.305 | 5.874 | 4.095 | 53 |
| 44 | 4.856 | 10.245 | 4.867 | 4.424 | 7.966 | 8.108 | 7.695 | 5.993 | 5.607 | 4.583 | 3.298 | 54 |
| 45 | 4.769 | 10.329 | 5.059 | 3.564 | 8.154 | 7.294 | 6.503 | 6.149 | 5.175 | 4.295 | 3.133 | 55 |
| 46 | 4.989 | 10.078 | 4.573 | 3.037 | 7.983 | 7.015 | 6.612 | 5.722 | 5.269 | 4.174 | 2.554 | 56 |
| 47 | 4.655 | 9.225 | 3.952 | 3.222 | 6.412 | 6.274 | 6.028 | 4.755 | 4.385 | 3.402 | 2.341 | 57 |
| 48 | 3.846 | 8.031 | 3.280 | 2.815 | 6.315 | 5.461 | 5.222 | 4.239 | 2.903 | 3.207 | 2.054 | 58 |
| 49 | 3.445 | 6.607 | 3.113 | 2.731 | 6.099 | 5.782 | 4.662 | 4.013 | 2.981 | 2.574 | 1.767 | 59 |
| 50 | 2.543 | 4.391 | 1.963 | 2.436 | 5.469 | 4.678 | 3.486 | 3.386 | 2.789 | 2.123 | 1.699 | 60 |
| 51 | 2.755 | 4.629 | 2.025 | 1.950 | 5.704 | 3.991 | 3.330 | 2.773 | 2.785 | 1.926 | 1.366 | 61 |
| 52 | 2.416 | 4.651 | 1.731 | 1.494 | 4.954 | 3.942 | 3.030 | 2.829 | 2.196 | 1.594 | 1.128 | 62 |
| 53 | 2.251 | 3.504 | 1.517 | 1.924 | 4.780 | 3.709 | 2.606 | 2.371 | 2.116 | 1.144 | 0.873 | 63 |
| 54 | 1.606 | 2.795 | 0.945 | 1.389 | 4.590 | 3.035 | 2.585 | 1.643 | 1.507 | 1.228 | 0.633 | 64 |
| 55 | 1.322 | 1.955 | 0.730 | 1.410 | 4.270 | 2.722 | 2.282 | 1.620 | 1.083 | 0.811 | 0.355 | 65 |
| 56 | 1.205 | 1.940 | 0.656 | 1.379 | 3.893 | 2.465 | 1.548 | 1.271 | 0.712 | 0.258 | — | 66 |
| 57 | 1.142 | 1.989 | 0.541 | 1.318 | 3.108 | 1.808 | 1.357 | 0.927 | 0.474 | — | — | 67 |
| 58 | 0.999 | 1.477 | 0.576 | 1.102 | 2.803 | 1.626 | 1.005 | 0.362 | — | — | — | 68 |
| 59 | 0.829 | 1.151 | 0.362 | 0.726 | 2.438 | 1.028 | 0.390 | — | — | — | — | 69 |
| 60 | 0.867 | 0.778 | 0.098 | 0.761 | 1.782 | 0.702 | — | — | — | — | — | 70 |
| 61 | 0.439 | 0.421 | 0.140 | 0.726 | 1.161 | — | — | — | — | — | — | 71 |
| 62 | 0.146 | 0.283 | 0.146 | 0.271 | — | — | — | — | — | — | — | 72 |
| 63 | 0.212 | 0.262 | 0.086 | — | — | — | — | — | — | — | — | 73 |
| 64 | 0.234 | 0.230 | — | — | — | — | — | — | — | — | — | 74 |
| 65 | 0.224 | — | — | — | — | — | — | — | — | — | — | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.
2. The value $q'_{[x]+t}$ at duration $t$ represents the number of recoveries per thousand during the ($t$+1) year of entitlement for those originally entitled to disability benefits at entl age [$x$] who have attained age [$x$]+$t$. Rates are derived from death probabilities shown in **table 7B** and recovery probabilities shown in **table 14B**. See appendix for details.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.

## Table 18.—Disabled Workers

***Aggregate Probability of Recovery and Expected Future Time on DI Rolls (excluding possibility of death), by Entitlement Age***

(2006-10 Social Security DI disability experience)

| Entl age | Male | | Female | |
|---|---|---|---|---|
| | Probability of recovery | Future time on DI rolls | Probability of recovery | Future time on DI rolls |
| 16 | 0.028932 | 24.37 | 0.030476 | 25.42 |
| 17 | 0.033874 | 25.42 | 0.032630 | 26.50 |
| 18 | 0.023963 | 26.05 | 0.024479 | 27.09 |
| 19 | 0.018206 | 26.20 | 0.017880 | 27.50 |
| 20 | 0.014180 | 26.18 | 0.015429 | 27.47 |
| 21 | 0.012124 | 25.53 | 0.013065 | 27.05 |
| 22 | 0.011362 | 25.00 | 0.012075 | 26.57 |
| 23 | 0.010367 | 24.34 | 0.010891 | 26.00 |
| 24 | 0.010157 | 23.65 | 0.011084 | 25.41 |
| 25 | 0.010366 | 22.89 | 0.011268 | 24.83 |
| 26 | 0.009586 | 22.44 | 0.010621 | 24.33 |
| 27 | 0.009458 | 21.98 | 0.010779 | 23.80 |
| 28 | 0.009819 | 21.47 | 0.010903 | 23.32 |
| 29 | 0.009779 | 20.98 | 0.010395 | 22.82 |
| 30 | 0.009167 | 20.56 | 0.009962 | 22.30 |
| 31 | 0.009120 | 20.19 | 0.009749 | 21.82 |
| 32 | 0.008986 | 19.84 | 0.009502 | 21.30 |
| 33 | 0.008833 | 19.41 | 0.009124 | 20.85 |
| 34 | 0.008658 | 18.99 | 0.009043 | 20.34 |
| 35 | 0.008278 | 18.53 | 0.008686 | 19.77 |
| 36 | 0.008183 | 18.12 | 0.008099 | 19.19 |
| 37 | 0.007742 | 17.59 | 0.007760 | 18.54 |
| 38 | 0.007342 | 17.09 | 0.007685 | 17.89 |
| 39 | 0.006968 | 16.56 | 0.007103 | 17.25 |
| 40 | 0.006735 | 16.02 | 0.006767 | 16.62 |
| 41 | 0.006253 | 15.49 | 0.006352 | 15.97 |
| 42 | 0.005961 | 14.92 | 0.005865 | 15.32 |
| 43 | 0.005686 | 14.33 | 0.005736 | 14.65 |
| 44 | 0.005242 | 13.76 | 0.005025 | 13.96 |
| 45 | 0.005154 | 13.14 | 0.004904 | 13.29 |
| 46 | 0.004672 | 12.54 | 0.004792 | 12.61 |
| 47 | 0.004437 | 11.95 | 0.004164 | 11.92 |
| 48 | 0.004021 | 11.29 | 0.003653 | 11.25 |
| 49 | 0.003595 | 10.68 | 0.003523 | 10.59 |
| 50 | 0.002837 | 10.33 | 0.002880 | 10.23 |
| 51 | 0.002868 | 9.57 | 0.002800 | 9.43 |
| 52 | 0.002592 | 8.95 | 0.002596 | 8.79 |
| 53 | 0.002376 | 8.29 | 0.002407 | 8.16 |
| 54 | 0.002017 | 7.63 | 0.002033 | 7.51 |
| 55 | 0.001685 | 7.03 | 0.001801 | 6.94 |
| 56 | 0.001610 | 6.37 | 0.001630 | 6.29 |
| 57 | 0.001382 | 5.75 | 0.001465 | 5.69 |
| 58 | 0.001202 | 5.14 | 0.001290 | 5.10 |
| 59 | 0.001076 | 4.56 | 0.001002 | 4.52 |
| 60 | 0.000740 | 3.98 | 0.000809 | 3.95 |
| 61 | 0.000438 | 3.40 | 0.000477 | 3.38 |
| 62 | 0.000181 | 2.84 | 0.000189 | 2.83 |
| 63 | 0.000230 | 2.27 | 0.000211 | 2.26 |
| 64 | 0.000270 | 1.65 | 0.000222 | 1.64 |
| 65 | 0.000257 | 0.51 | 0.000212 | 0.51 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits.
2. *Probability of recovery* at entl age [*x*] represents the average probability of recovery within one year for disability beneficiaries who became entitled at that particular age. Values are based on aggregate counts of exposure and recoveries across all durations, and have been graduated using Whittaker-Henderson method.
3. *Future time on DI rolls* at entl age [*x*] represents the aggregate expected number of years on the DI rolls for disability beneficiaries who became entitled at that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 16A** and **16B**. Experience does not reflect continuing entitlement after NRA.

## Table 19.—Disabled Workers

### *Aggregate Probability of Recovery and Expected Future Time on DI Rolls (excluding possibility of death), by Attained Age*

(2006-10 Social Security DI disability experience)

| | Male | | Female | |
|---|---|---|---|---|
| Attained age | Probability of recovery | Future time on DI rolls | Probability of recovery | Future time on DI rolls |
| 16 | 0.009456 | 25.24 | 0.012151 | 26.97 |
| 17 | 0.009784 | 27.13 | 0.012208 | 28.55 |
| 18 | 0.009713 | 29.00 | 0.008691 | 29.98 |
| 19 | 0.007614 | 30.41 | 0.005588 | 31.13 |
| 20 | 0.005996 | 31.36 | 0.005660 | 31.76 |
| 21 | 0.008390 | 31.66 | 0.006961 | 31.95 |
| 22 | 0.012554 | 31.61 | 0.010934 | 31.89 |
| 23 | 0.016369 | 31.47 | 0.013420 | 31.77 |
| 24 | 0.018781 | 31.29 | 0.014621 | 31.56 |
| 25 | 0.020486 | 31.08 | 0.016539 | 31.30 |
| 26 | 0.020484 | 30.90 | 0.017843 | 31.06 |
| 27 | 0.020389 | 30.66 | 0.016644 | 30.78 |
| 28 | 0.020094 | 30.37 | 0.016833 | 30.44 |
| 29 | 0.019498 | 30.02 | 0.015511 | 30.08 |
| 30 | 0.018190 | 29.65 | 0.015185 | 29.64 |
| 31 | 0.017318 | 29.22 | 0.014712 | 29.17 |
| 32 | 0.017099 | 28.74 | 0.014272 | 28.66 |
| 33 | 0.016062 | 28.24 | 0.013745 | 28.14 |
| 34 | 0.015324 | 27.69 | 0.013357 | 27.58 |
| 35 | 0.014984 | 27.12 | 0.012604 | 27.00 |
| 36 | 0.014545 | 26.52 | 0.012285 | 26.39 |
| 37 | 0.013596 | 25.90 | 0.012327 | 25.75 |
| 38 | 0.012956 | 25.25 | 0.011532 | 25.09 |
| 39 | 0.012353 | 24.57 | 0.011524 | 24.41 |
| 40 | 0.011739 | 23.86 | 0.011216 | 23.71 |
| 41 | 0.011373 | 23.13 | 0.010429 | 22.99 |
| 42 | 0.010494 | 22.38 | 0.010095 | 22.24 |
| 43 | 0.009864 | 21.61 | 0.009576 | 21.47 |
| 44 | 0.008991 | 20.81 | 0.008978 | 20.68 |
| 45 | 0.008612 | 19.98 | 0.008407 | 19.87 |
| 46 | 0.008066 | 19.14 | 0.007919 | 19.03 |
| 47 | 0.007476 | 18.28 | 0.007526 | 18.19 |
| 48 | 0.006646 | 17.40 | 0.006690 | 17.32 |
| 49 | 0.005846 | 16.51 | 0.006178 | 16.44 |
| 50 | 0.005080 | 15.61 | 0.005257 | 15.55 |
| 51 | 0.004380 | 14.68 | 0.004672 | 14.63 |
| 52 | 0.004056 | 13.74 | 0.004307 | 13.70 |
| 53 | 0.003584 | 12.80 | 0.004042 | 12.76 |
| 54 | 0.003076 | 11.84 | 0.003521 | 11.82 |
| 55 | 0.002557 | 10.88 | 0.003144 | 10.86 |
| 56 | 0.002354 | 9.91 | 0.002587 | 9.89 |
| 57 | 0.002023 | 8.93 | 0.002394 | 8.92 |
| 58 | 0.001803 | 7.95 | 0.002182 | 7.94 |
| 59 | 0.001621 | 6.97 | 0.001972 | 6.96 |
| 60 | 0.001446 | 5.98 | 0.001806 | 5.97 |
| 61 | 0.001316 | 4.99 | 0.001464 | 4.99 |
| 62 | 0.001080 | 3.99 | 0.001134 | 3.99 |
| 63 | 0.001009 | 2.97 | 0.001001 | 2.97 |
| 64 | 0.000761 | 1.91 | 0.000757 | 1.91 |
| 65 | 0.000560 | 0.91 | 0.000413 | 0.91 |

Notes:

1. *Attained age* calculated as sum of entitlement age and duration.
2. *Probability of recovery* at attained age *x* represents the average probability of recovery within one year for disability beneficiaries who have attained that particular age. Values are based on aggregate counts of exposure and recoveries across all durations, and have been graduated using Whittaker-Henderson method.
3. *Future time on DI rolls* at attained age *x* represents the aggregate expected number of years on the DI rolls for disability beneficiaries who have attained that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 16A** and **16B**. Experience does not reflect continuing entitlement after NRA.

## Table 20.—Disabled Workers

***Aggregate Probability of Recovery and Expected Future Time on DI Rolls (excluding possibility of death), by Duration***

(2006-10 Social Security DI disability experience)

| | Male | | Female | |
|---|---|---|---|---|
| Duration | Probability of recovery | Future time on DI rolls | Probability of recovery | Future time on DI rolls |
| 0 | 0.003342 | 15.10 | 0.002890 | 15.87 |
| 1 | 0.006684 | 14.61 | 0.006124 | 15.30 |
| 2 | 0.003265 | 14.12 | 0.003121 | 14.77 |
| 3 | 0.003704 | 13.68 | 0.003247 | 14.29 |
| 4 | 0.008909 | 13.42 | 0.008059 | 13.93 |
| 5 | 0.008627 | 13.39 | 0.007976 | 13.75 |
| 6 | 0.008276 | 13.35 | 0.007909 | 13.53 |
| 7 | 0.007841 | 13.29 | 0.007527 | 13.27 |
| 8 | 0.007268 | 13.19 | 0.007024 | 12.97 |
| 9 | 0.006591 | 13.05 | 0.006397 | 12.66 |
| 10 | 0.005981 | 12.98 | 0.005971 | 12.41 |
| 11 | 0.005536 | 12.88 | 0.005554 | 12.18 |
| 12 | 0.005085 | 12.76 | 0.005186 | 11.99 |
| 13 | 0.004839 | 12.71 | 0.004839 | 11.88 |
| 14 | 0.004509 | 12.70 | 0.004660 | 11.83 |
| 15 | 0.004129 | 12.74 | 0.004335 | 11.85 |
| 16 | 0.003864 | 12.70 | 0.004028 | 11.81 |
| 17 | 0.003227 | 12.54 | 0.003611 | 11.66 |
| 18 | 0.002932 | 12.35 | 0.003143 | 11.48 |
| 19 | 0.002282 | 12.14 | 0.002872 | 11.30 |
| 20 | 0.002181 | 11.94 | 0.002535 | 11.09 |
| 21 | 0.001923 | 11.76 | 0.002446 | 10.93 |
| 22 | 0.001831 | 11.58 | 0.002097 | 10.79 |
| 23 | 0.001532 | 11.39 | 0.001821 | 10.67 |
| 24 | 0.001451 | 11.19 | 0.001856 | 10.54 |
| 25 | 0.001188 | 10.95 | 0.001557 | 10.38 |
| 26 | 0.001272 | 10.68 | 0.001410 | 10.19 |
| 27 | 0.000928 | 10.35 | 0.001132 | 9.93 |
| 28 | 0.000709 | 9.95 | 0.001084 | 9.59 |
| 29 | 0.000510 | 9.48 | 0.000901 | 9.16 |
| 30 | 0.000576 | 9.01 | 0.000729 | 8.71 |
| 31 | 0.000680 | 8.56 | 0.000567 | 8.27 |
| 32 | 0.000406 | 8.09 | 0.000493 | 7.81 |
| 33 | 0.000364 | 7.61 | 0.000568 | 7.32 |
| 34 | 0.000390 | 7.11 | 0.000498 | 6.79 |
| 35 | 0.000291 | 6.63 | 0.000217 | 6.26 |
| 36 | 0.000401 | 6.17 | 0.000421 | 5.73 |
| 37 | 0.000292 | 5.70 | 0.000316 | 5.19 |
| 38 | 0.000412 | 5.13 | 0.000766 | 4.61 |
| 39 | 0.000338 | 4.53 | 0.000166 | 4.05 |
| 40 | 0.000154 | 3.92 | 0.000333 | 3.54 |

Notes:

1. *Duration* measured in years since entitlement.
2. *Probability of recovery* at duration *t* represents the average probability of recovery during the (*t*+1) year of entitlement to benefits. Values are based on aggregate counts of exposure and recoveries across all entitlement ages. Results have been graduated using Whittaker-Henderson method.
3. *Future time on DI rolls* at duration *t* represents the aggregate expected number of years on the DI rolls for disability beneficiaries who have not recovered after *t* years. Values are exposure-weighted averages of expected future times across all ages from **tables 16A** and **16B**. Experience does not reflect continuing entitlement after NRA.

# Combined Experience
# by Entitlement Age and Duration

# (2006-10)

## Table 21A.—Male Disabled Workers
### *Probability of Death or Recovery Termination*
(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 0.013461 | 0.028723 | 0.027576 | 0.018476 | 0.080463 | 0.104575 | 0.121258 | 0.082287 | 0.062582 | 0.063157 | 0.048641 | 26 |
| 17 | 0.013996 | 0.024853 | 0.020698 | 0.019304 | 0.074251 | 0.092377 | 0.094508 | 0.070856 | 0.057023 | 0.054308 | 0.042584 | 27 |
| 18 | 0.014013 | 0.021066 | 0.015289 | 0.020650 | 0.064944 | 0.076273 | 0.067078 | 0.057816 | 0.049906 | 0.043654 | 0.036840 | 28 |
| 19 | 0.014643 | 0.017300 | 0.013588 | 0.020882 | 0.052550 | 0.058905 | 0.052107 | 0.046330 | 0.043202 | 0.035403 | 0.031748 | 29 |
| 20 | 0.013950 | 0.015959 | 0.012445 | 0.020439 | 0.044388 | 0.049337 | 0.043401 | 0.039036 | 0.036866 | 0.027852 | 0.026635 | 30 |
| 21 | 0.015413 | 0.017723 | 0.012968 | 0.019413 | 0.039740 | 0.042436 | 0.038055 | 0.034853 | 0.032261 | 0.026358 | 0.025256 | 31 |
| 22 | 0.017330 | 0.020073 | 0.015077 | 0.017663 | 0.037219 | 0.040890 | 0.037960 | 0.032264 | 0.029151 | 0.026767 | 0.024122 | 32 |
| 23 | 0.019265 | 0.021137 | 0.015628 | 0.016087 | 0.032594 | 0.036593 | 0.038139 | 0.032259 | 0.029055 | 0.027037 | 0.021812 | 33 |
| 24 | 0.021403 | 0.022582 | 0.016386 | 0.017942 | 0.036582 | 0.036316 | 0.035181 | 0.033282 | 0.030318 | 0.028963 | 0.023150 | 34 |
| 25 | 0.025788 | 0.026561 | 0.018642 | 0.021456 | 0.037775 | 0.037091 | 0.034300 | 0.034810 | 0.030545 | 0.028829 | 0.023193 | 35 |
| 26 | 0.025113 | 0.029835 | 0.021334 | 0.021844 | 0.034879 | 0.033197 | 0.033447 | 0.033569 | 0.031341 | 0.028636 | 0.021993 | 36 |
| 27 | 0.027676 | 0.031329 | 0.021705 | 0.023042 | 0.034248 | 0.032905 | 0.033023 | 0.034041 | 0.031620 | 0.028656 | 0.022316 | 37 |
| 28 | 0.028647 | 0.035748 | 0.021638 | 0.025390 | 0.034197 | 0.033818 | 0.031931 | 0.034403 | 0.030962 | 0.027203 | 0.022497 | 38 |
| 29 | 0.028635 | 0.034471 | 0.022318 | 0.023986 | 0.033771 | 0.035033 | 0.032755 | 0.033426 | 0.033497 | 0.028080 | 0.021852 | 39 |
| 30 | 0.030081 | 0.033734 | 0.024437 | 0.023236 | 0.030909 | 0.032811 | 0.033656 | 0.032414 | 0.030570 | 0.027487 | 0.021556 | 40 |
| 31 | 0.032178 | 0.033850 | 0.024575 | 0.025668 | 0.031038 | 0.032672 | 0.033657 | 0.030845 | 0.031150 | 0.028733 | 0.022704 | 41 |
| 32 | 0.032732 | 0.034630 | 0.025597 | 0.023864 | 0.032103 | 0.033175 | 0.032375 | 0.029515 | 0.029146 | 0.028585 | 0.022313 | 42 |
| 33 | 0.035647 | 0.035984 | 0.024391 | 0.023379 | 0.031064 | 0.032289 | 0.032108 | 0.030380 | 0.026992 | 0.028430 | 0.022352 | 43 |
| 34 | 0.035060 | 0.038612 | 0.026247 | 0.023915 | 0.032066 | 0.032767 | 0.030745 | 0.031157 | 0.029125 | 0.028361 | 0.022649 | 44 |
| 35 | 0.036191 | 0.037227 | 0.025223 | 0.023752 | 0.031299 | 0.031806 | 0.030461 | 0.029330 | 0.031191 | 0.028931 | 0.022460 | 45 |
| 36 | 0.037579 | 0.038219 | 0.023619 | 0.024991 | 0.031418 | 0.031084 | 0.030629 | 0.029458 | 0.029207 | 0.029187 | 0.023149 | 46 |
| 37 | 0.038724 | 0.041091 | 0.026088 | 0.024440 | 0.031555 | 0.031756 | 0.030686 | 0.029014 | 0.028496 | 0.030102 | 0.023028 | 47 |
| 38 | 0.038856 | 0.040806 | 0.027989 | 0.025425 | 0.031129 | 0.030156 | 0.028306 | 0.029204 | 0.027864 | 0.030126 | 0.023682 | 48 |
| 39 | 0.039109 | 0.039379 | 0.029090 | 0.025727 | 0.030723 | 0.028641 | 0.028761 | 0.029914 | 0.029357 | 0.028561 | 0.023939 | 49 |
| 40 | 0.041038 | 0.041441 | 0.029194 | 0.027258 | 0.030848 | 0.030023 | 0.029626 | 0.030238 | 0.027778 | 0.027608 | 0.025403 | 50 |
| 41 | 0.044990 | 0.041628 | 0.028290 | 0.025732 | 0.032109 | 0.030471 | 0.030934 | 0.028858 | 0.028667 | 0.029575 | 0.025667 | 51 |
| 42 | 0.049793 | 0.043322 | 0.030912 | 0.026910 | 0.031578 | 0.029998 | 0.029698 | 0.030379 | 0.030507 | 0.029697 | 0.026076 | 52 |
| 43 | 0.049815 | 0.043098 | 0.031997 | 0.029076 | 0.032059 | 0.031769 | 0.030480 | 0.030896 | 0.030369 | 0.030359 | 0.027588 | 53 |
| 44 | 0.053791 | 0.043840 | 0.031829 | 0.028753 | 0.032799 | 0.031482 | 0.031773 | 0.031924 | 0.031775 | 0.032958 | 0.028462 | 54 |
| 45 | 0.054994 | 0.045128 | 0.033966 | 0.030097 | 0.033590 | 0.033733 | 0.032416 | 0.031969 | 0.031387 | 0.032972 | 0.029425 | 55 |
| 46 | 0.057908 | 0.046337 | 0.033987 | 0.030713 | 0.034974 | 0.032872 | 0.032235 | 0.032919 | 0.032980 | 0.033432 | 0.030846 | 56 |
| 47 | 0.063709 | 0.048498 | 0.034489 | 0.032432 | 0.035919 | 0.034118 | 0.032882 | 0.033256 | 0.033981 | 0.035135 | 0.031870 | 57 |
| 48 | 0.068094 | 0.049285 | 0.036183 | 0.034365 | 0.037220 | 0.034901 | 0.033726 | 0.033269 | 0.033889 | 0.035320 | 0.032999 | 58 |
| 49 | 0.067703 | 0.050974 | 0.035991 | 0.034773 | 0.035790 | 0.035363 | 0.034031 | 0.035303 | 0.034641 | 0.034910 | 0.034930 | 59 |
| 50 | 0.050423 | 0.039064 | 0.032112 | 0.031710 | 0.034172 | 0.032746 | 0.033661 | 0.033914 | 0.032846 | 0.035485 | 0.035558 | 60 |
| 51 | 0.063164 | 0.046497 | 0.035416 | 0.032632 | 0.035421 | 0.034803 | 0.034776 | 0.034706 | 0.035020 | 0.038387 | 0.037645 | 61 |
| 52 | 0.067342 | 0.047002 | 0.036689 | 0.034887 | 0.035745 | 0.035698 | 0.034844 | 0.035659 | 0.036273 | 0.037546 | 0.039339 | 62 |
| 53 | 0.070383 | 0.048988 | 0.039465 | 0.036291 | 0.037715 | 0.035863 | 0.034131 | 0.036249 | 0.039205 | 0.040240 | 0.041885 | 63 |
| 54 | 0.071199 | 0.049134 | 0.036453 | 0.036123 | 0.037787 | 0.036216 | 0.036905 | 0.038827 | 0.039660 | 0.042691 | 0.042725 | 64 |
| 55 | 0.055011 | 0.040804 | 0.032821 | 0.032260 | 0.034884 | 0.033877 | 0.035774 | 0.037303 | 0.038279 | 0.041412 | 0.042298 | 65 |
| 56 | 0.063514 | 0.044364 | 0.034908 | 0.034990 | 0.035901 | 0.036149 | 0.037033 | 0.040513 | 0.039891 | 0.041832 | 0.047624 | 66 |
| 57 | 0.064958 | 0.044409 | 0.035490 | 0.034693 | 0.036974 | 0.038296 | 0.039448 | 0.041246 | 0.040953 | 0.045543 | 0.049946 | 67 |
| 58 | 0.067736 | 0.046873 | 0.037944 | 0.036415 | 0.039077 | 0.040155 | 0.041246 | 0.039656 | 0.045576 | 0.048301 | 0.052884 | 68 |
| 59 | 0.067627 | 0.047387 | 0.039294 | 0.037532 | 0.039779 | 0.038862 | 0.039533 | 0.043914 | 0.047481 | 0.051386 | 0.055771 | 69 |
| 60 | 0.064909 | 0.047542 | 0.039424 | 0.038400 | 0.038992 | 0.038581 | 0.043402 | 0.045616 | 0.048726 | 0.052754 | 0.058466 | 70 |
| 61 | 0.074628 | 0.049784 | 0.041770 | 0.040088 | 0.040294 | 0.043873 | 0.047364 | 0.048433 | 0.052576 | 0.054822 | 0.061678 | 71 |
| 62 | 0.081799 | 0.054262 | 0.044259 | 0.043029 | 0.045562 | 0.045980 | 0.049717 | 0.052812 | 0.055874 | 0.057919 | 0.065458 | 72 |
| 63 | 0.095675 | 0.064214 | 0.051854 | 0.050283 | 0.050324 | 0.054444 | 0.056046 | 0.060056 | 0.065220 | 0.065203 | 0.069131 | 73 |
| 64 | 0.115280 | 0.070667 | 0.055579 | 0.055825 | 0.056144 | 0.062203 | 0.061766 | 0.064501 | 0.073359 | 0.073558 | 0.073835 | 74 |
| 65 | 0.124020 | 0.074767 | 0.055770 | 0.060810 | 0.060725 | 0.062011 | 0.064728 | 0.066258 | 0.081121 | 0.081981 | 0.079210 | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $q_{[x]+t}$ at duration $t$ represents the probability of death or recovery from disability during the ($t$+1) year of entitlement for those originally entitled to benefits at entl age [$x$] who have attained age [$x$]+$t$. Values are derived from death probabilities (**table 7A**) and recovery probabilities (**table 14A**).
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 7C** for death probabilities beyond attained age 75.

## Table 21B.—Female Disabled Workers

***Probability of Death or Recovery Termination***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 0.014809 | 0.023141 | 0.017968 | 0.017366 | 0.049789 | 0.075158 | 0.080785 | 0.077056 | 0.076726 | 0.063991 | 0.053156 | 26 |
| 17 | 0.014491 | 0.020749 | 0.014300 | 0.016203 | 0.050781 | 0.066032 | 0.070660 | 0.066819 | 0.065950 | 0.054640 | 0.044335 | 27 |
| 18 | 0.013639 | 0.018872 | 0.012580 | 0.016785 | 0.049449 | 0.054591 | 0.060112 | 0.056380 | 0.053425 | 0.043089 | 0.036942 | 28 |
| 19 | 0.013372 | 0.016900 | 0.011715 | 0.015952 | 0.042374 | 0.042293 | 0.047345 | 0.046225 | 0.044149 | 0.035500 | 0.032151 | 29 |
| 20 | 0.012495 | 0.015506 | 0.011147 | 0.016198 | 0.034865 | 0.040256 | 0.041520 | 0.036651 | 0.036679 | 0.030169 | 0.028106 | 30 |
| 21 | 0.012960 | 0.017401 | 0.012254 | 0.015073 | 0.029727 | 0.036371 | 0.035096 | 0.032634 | 0.030575 | 0.026684 | 0.025725 | 31 |
| 22 | 0.014423 | 0.016938 | 0.014620 | 0.015909 | 0.028447 | 0.033094 | 0.031585 | 0.030834 | 0.027376 | 0.025566 | 0.025082 | 32 |
| 23 | 0.016773 | 0.018559 | 0.014359 | 0.016132 | 0.026830 | 0.031752 | 0.029478 | 0.030088 | 0.026336 | 0.025725 | 0.022532 | 33 |
| 24 | 0.018199 | 0.021326 | 0.013683 | 0.016194 | 0.027800 | 0.030286 | 0.030496 | 0.029168 | 0.027888 | 0.025199 | 0.022267 | 34 |
| 25 | 0.019207 | 0.023285 | 0.014314 | 0.016373 | 0.028976 | 0.028924 | 0.030737 | 0.027142 | 0.030402 | 0.026151 | 0.021928 | 35 |
| 26 | 0.021736 | 0.024787 | 0.016334 | 0.016769 | 0.028473 | 0.025991 | 0.028343 | 0.026784 | 0.029704 | 0.026142 | 0.021709 | 36 |
| 27 | 0.023957 | 0.025662 | 0.015798 | 0.016312 | 0.027885 | 0.027397 | 0.028987 | 0.026588 | 0.028694 | 0.025310 | 0.021339 | 37 |
| 28 | 0.022731 | 0.026821 | 0.019622 | 0.017125 | 0.026119 | 0.027028 | 0.027677 | 0.026834 | 0.026896 | 0.024886 | 0.021505 | 38 |
| 29 | 0.022843 | 0.025378 | 0.018943 | 0.017859 | 0.024813 | 0.027130 | 0.027714 | 0.027682 | 0.027574 | 0.024744 | 0.021254 | 39 |
| 30 | 0.024894 | 0.028281 | 0.019797 | 0.018221 | 0.025239 | 0.024919 | 0.027057 | 0.026281 | 0.025762 | 0.025384 | 0.021942 | 40 |
| 31 | 0.025657 | 0.028609 | 0.021437 | 0.016168 | 0.024231 | 0.024399 | 0.027222 | 0.026844 | 0.025851 | 0.024653 | 0.020544 | 41 |
| 32 | 0.025841 | 0.028746 | 0.020456 | 0.015849 | 0.025465 | 0.027017 | 0.025434 | 0.025990 | 0.023190 | 0.024367 | 0.020825 | 42 |
| 33 | 0.026568 | 0.029264 | 0.018903 | 0.017548 | 0.024772 | 0.024499 | 0.025009 | 0.025081 | 0.023489 | 0.023021 | 0.020960 | 43 |
| 34 | 0.027286 | 0.030082 | 0.020231 | 0.017915 | 0.024711 | 0.024373 | 0.024462 | 0.024602 | 0.022509 | 0.022707 | 0.020307 | 44 |
| 35 | 0.029120 | 0.030932 | 0.021871 | 0.016725 | 0.026022 | 0.023638 | 0.024556 | 0.023360 | 0.023297 | 0.022470 | 0.020311 | 45 |
| 36 | 0.030229 | 0.029100 | 0.020602 | 0.018968 | 0.025179 | 0.023806 | 0.025778 | 0.022769 | 0.021912 | 0.023977 | 0.020864 | 46 |
| 37 | 0.031484 | 0.031286 | 0.022100 | 0.018115 | 0.025127 | 0.024619 | 0.023730 | 0.022645 | 0.022131 | 0.022576 | 0.020359 | 47 |
| 38 | 0.030859 | 0.032612 | 0.022504 | 0.019035 | 0.024721 | 0.024948 | 0.023110 | 0.024329 | 0.022001 | 0.022124 | 0.020395 | 48 |
| 39 | 0.032165 | 0.034727 | 0.022435 | 0.017896 | 0.025031 | 0.024723 | 0.023281 | 0.023496 | 0.023532 | 0.022338 | 0.020788 | 49 |
| 40 | 0.035615 | 0.035197 | 0.023610 | 0.019798 | 0.024170 | 0.024231 | 0.021590 | 0.023248 | 0.022456 | 0.022524 | 0.020014 | 50 |
| 41 | 0.035936 | 0.036503 | 0.025048 | 0.019405 | 0.023756 | 0.023540 | 0.022355 | 0.023138 | 0.021666 | 0.021930 | 0.020629 | 51 |
| 42 | 0.038134 | 0.035422 | 0.024704 | 0.020415 | 0.023557 | 0.022640 | 0.022562 | 0.022450 | 0.021059 | 0.022601 | 0.021147 | 52 |
| 43 | 0.039885 | 0.036386 | 0.024383 | 0.021227 | 0.025406 | 0.023326 | 0.022492 | 0.022815 | 0.020870 | 0.022015 | 0.021085 | 53 |
| 44 | 0.041775 | 0.036224 | 0.024731 | 0.022193 | 0.023877 | 0.023457 | 0.023001 | 0.022809 | 0.021018 | 0.022060 | 0.021291 | 54 |
| 45 | 0.043483 | 0.036613 | 0.025239 | 0.020842 | 0.024313 | 0.023405 | 0.022555 | 0.023435 | 0.021968 | 0.022121 | 0.021937 | 55 |
| 46 | 0.045351 | 0.038050 | 0.025746 | 0.021659 | 0.024362 | 0.023670 | 0.023592 | 0.023645 | 0.023551 | 0.022921 | 0.022131 | 56 |
| 47 | 0.047992 | 0.038378 | 0.026761 | 0.023291 | 0.024571 | 0.023129 | 0.023038 | 0.022698 | 0.023684 | 0.020849 | 0.022698 | 57 |
| 48 | 0.051155 | 0.039639 | 0.026122 | 0.023153 | 0.024742 | 0.023676 | 0.023335 | 0.022920 | 0.021104 | 0.022042 | 0.023822 | 58 |
| 49 | 0.052547 | 0.039583 | 0.026254 | 0.022723 | 0.025522 | 0.023512 | 0.022911 | 0.022313 | 0.024085 | 0.024923 | 0.024987 | 59 |
| 50 | 0.037298 | 0.030785 | 0.022032 | 0.021124 | 0.022890 | 0.021844 | 0.021508 | 0.021886 | 0.023665 | 0.024066 | 0.025158 | 60 |
| 51 | 0.046877 | 0.034763 | 0.025620 | 0.023636 | 0.025661 | 0.023089 | 0.023218 | 0.023891 | 0.023418 | 0.024559 | 0.026691 | 61 |
| 52 | 0.047609 | 0.035483 | 0.025948 | 0.022855 | 0.024418 | 0.023566 | 0.023857 | 0.025344 | 0.024001 | 0.025501 | 0.027774 | 62 |
| 53 | 0.049560 | 0.037281 | 0.025666 | 0.024014 | 0.025296 | 0.025535 | 0.024443 | 0.024918 | 0.026271 | 0.026996 | 0.028913 | 63 |
| 54 | 0.051163 | 0.038294 | 0.026643 | 0.024302 | 0.027733 | 0.025873 | 0.024866 | 0.025680 | 0.027880 | 0.028305 | 0.029673 | 64 |
| 55 | 0.041627 | 0.032723 | 0.023352 | 0.023341 | 0.025821 | 0.023797 | 0.024021 | 0.025533 | 0.026714 | 0.027013 | 0.028120 | 65 |
| 56 | 0.049930 | 0.036194 | 0.027011 | 0.024891 | 0.027710 | 0.025693 | 0.027325 | 0.027680 | 0.027961 | 0.025849 | 0.032170 | 66 |
| 57 | 0.051142 | 0.037545 | 0.027838 | 0.027122 | 0.027654 | 0.027463 | 0.028307 | 0.027706 | 0.028044 | 0.030120 | 0.034475 | 67 |
| 58 | 0.052796 | 0.037116 | 0.028965 | 0.026716 | 0.029239 | 0.027393 | 0.028011 | 0.027205 | 0.030421 | 0.032327 | 0.036526 | 68 |
| 59 | 0.054156 | 0.039635 | 0.031137 | 0.028660 | 0.031196 | 0.028132 | 0.027076 | 0.031142 | 0.032520 | 0.034949 | 0.038214 | 69 |
| 60 | 0.054733 | 0.040743 | 0.031455 | 0.029452 | 0.029658 | 0.028336 | 0.029689 | 0.032108 | 0.033413 | 0.036736 | 0.041030 | 70 |
| 61 | 0.062420 | 0.042505 | 0.033209 | 0.031489 | 0.028894 | 0.032939 | 0.032992 | 0.036253 | 0.039311 | 0.041570 | 0.043767 | 71 |
| 62 | 0.067121 | 0.048084 | 0.038302 | 0.033147 | 0.034093 | 0.034971 | 0.036726 | 0.038876 | 0.042402 | 0.045475 | 0.046781 | 72 |
| 63 | 0.079963 | 0.055521 | 0.041415 | 0.040768 | 0.037425 | 0.040520 | 0.043163 | 0.043178 | 0.048631 | 0.048940 | 0.050292 | 73 |
| 64 | 0.100669 | 0.060609 | 0.049733 | 0.043582 | 0.046125 | 0.044295 | 0.049059 | 0.049045 | 0.054979 | 0.055358 | 0.053434 | 74 |
| 65 | 0.108699 | 0.068326 | 0.056379 | 0.046410 | 0.051687 | 0.045036 | 0.053099 | 0.054934 | 0.061211 | 0.061746 | 0.057982 | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.

2. The value $q_{[x]+t}$ at duration $t$ represents the probability of death or recovery from disability during the ($t$+1) year of entitlement for those originally entitled to benefits at entl age [$x$] who have attained age [$x$]+$t$. Values are derived from death probabilities (**table 7B**) and recovery probabilities (**table 14B**).

3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 7C** for death probabilities beyond attained age 75.

## Table 22A.—Male Disabled Workers

***Benefit Continuance Table***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 100,000 | 98,654 | 95,820 | 93,178 | 91,456 | 84,097 | 75,303 | 66,172 | 60,727 | 56,927 | 53,332 | 26 |
| 17 | 87,160 | 85,940 | 83,804 | 82,069 | 80,485 | 74,509 | 67,626 | 61,235 | 56,896 | 53,652 | 50,738 | 27 |
| 18 | 75,651 | 74,591 | 73,020 | 71,904 | 70,419 | 65,846 | 60,824 | 56,744 | 53,463 | 50,795 | 48,577 | 28 |
| 19 | 67,252 | 66,267 | 65,121 | 64,236 | 62,895 | 59,590 | 56,080 | 53,158 | 50,695 | 48,505 | 46,787 | 29 |
| 20 | 61,723 | 60,862 | 59,891 | 59,146 | 57,937 | 55,365 | 52,633 | 50,349 | 48,384 | 46,600 | 45,302 | 30 |
| 21 | 58,563 | 57,660 | 56,638 | 55,904 | 54,819 | 52,640 | 50,406 | 48,488 | 46,798 | 45,288 | 44,095 | 31 |
| 22 | 56,793 | 55,809 | 54,689 | 53,864 | 52,913 | 50,944 | 48,861 | 47,006 | 45,489 | 44,163 | 42,981 | 32 |
| 23 | 55,043 | 53,983 | 52,842 | 52,016 | 51,179 | 49,511 | 47,699 | 45,880 | 44,400 | 43,110 | 41,944 | 33 |
| 24 | 54,461 | 53,295 | 52,091 | 51,237 | 50,318 | 48,477 | 46,717 | 45,073 | 43,573 | 42,252 | 41,029 | 34 |
| 25 | 54,126 | 52,730 | 51,329 | 50,372 | 49,291 | 47,429 | 45,670 | 44,104 | 42,569 | 41,269 | 40,079 | 35 |
| 26 | 52,724 | 51,400 | 49,866 | 48,802 | 47,736 | 46,071 | 44,542 | 43,052 | 41,607 | 40,303 | 39,149 | 36 |
| 27 | 51,832 | 50,397 | 48,818 | 47,758 | 46,658 | 45,060 | 43,577 | 42,138 | 40,704 | 39,417 | 38,288 | 37 |
| 28 | 50,975 | 49,515 | 47,745 | 46,712 | 45,526 | 43,969 | 42,482 | 41,126 | 39,711 | 38,481 | 37,434 | 38 |
| 29 | 49,933 | 48,503 | 46,831 | 45,786 | 44,688 | 43,179 | 41,666 | 40,301 | 38,954 | 37,649 | 36,592 | 39 |
| 30 | 48,506 | 47,047 | 45,460 | 44,349 | 43,319 | 41,980 | 40,603 | 39,236 | 37,964 | 36,803 | 35,792 | 40 |
| 31 | 47,706 | 46,171 | 44,608 | 43,512 | 42,395 | 41,079 | 39,737 | 38,400 | 37,216 | 36,057 | 35,020 | 41 |
| 32 | 46,497 | 44,975 | 43,418 | 42,307 | 41,297 | 39,971 | 38,645 | 37,394 | 36,290 | 35,232 | 34,225 | 42 |
| 33 | 45,411 | 43,792 | 42,216 | 41,186 | 40,223 | 38,974 | 37,716 | 36,505 | 35,396 | 34,441 | 33,461 | 43 |
| 34 | 44,735 | 43,167 | 41,500 | 40,411 | 39,445 | 38,180 | 36,929 | 35,794 | 34,679 | 33,669 | 32,713 | 44 |
| 35 | 43,603 | 42,025 | 40,461 | 39,440 | 38,503 | 37,298 | 36,112 | 35,012 | 33,985 | 32,925 | 31,972 | 45 |
| 36 | 42,623 | 41,021 | 39,453 | 38,521 | 37,558 | 36,378 | 35,247 | 34,167 | 33,161 | 32,192 | 31,254 | 46 |
| 37 | 41,921 | 40,298 | 38,642 | 37,634 | 36,714 | 35,555 | 34,426 | 33,370 | 32,402 | 31,479 | 30,531 | 47 |
| 38 | 40,867 | 39,279 | 37,676 | 36,621 | 35,690 | 34,579 | 33,536 | 32,587 | 31,635 | 30,754 | 29,828 | 48 |
| 39 | 39,875 | 38,316 | 36,807 | 35,736 | 34,817 | 33,747 | 32,780 | 31,837 | 30,885 | 29,978 | 29,122 | 49 |
| 40 | 39,155 | 37,548 | 35,992 | 34,941 | 33,989 | 32,941 | 31,952 | 31,005 | 30,067 | 29,232 | 28,425 | 50 |
| 41 | 38,408 | 36,680 | 35,153 | 34,159 | 33,280 | 32,211 | 31,229 | 30,263 | 29,390 | 28,547 | 27,703 | 51 |
| 42 | 37,874 | 35,988 | 34,429 | 33,365 | 32,467 | 31,442 | 30,499 | 29,593 | 28,694 | 27,819 | 26,992 | 52 |
| 43 | 37,158 | 35,307 | 33,785 | 32,704 | 31,753 | 30,735 | 29,759 | 28,852 | 27,961 | 27,112 | 26,288 | 53 |
| 44 | 36,549 | 34,583 | 33,067 | 32,015 | 31,094 | 30,074 | 29,127 | 28,202 | 27,302 | 26,434 | 25,563 | 54 |
| 45 | 35,854 | 33,882 | 32,353 | 31,254 | 30,313 | 29,295 | 28,307 | 27,389 | 26,513 | 25,681 | 24,835 | 55 |
| 46 | 35,095 | 33,063 | 31,531 | 30,459 | 29,524 | 28,491 | 27,554 | 26,666 | 25,788 | 24,938 | 24,104 | 56 |
| 47 | 34,589 | 32,385 | 30,814 | 29,751 | 28,786 | 27,752 | 26,805 | 25,924 | 25,062 | 24,210 | 23,360 | 57 |
| 48 | 33,906 | 31,597 | 30,040 | 28,953 | 27,958 | 26,917 | 25,978 | 25,102 | 24,267 | 23,445 | 22,616 | 58 |
| 49 | 32,897 | 30,670 | 29,107 | 28,059 | 27,083 | 26,114 | 25,191 | 24,334 | 23,475 | 22,662 | 21,870 | 59 |
| 50 | 30,336 | 28,806 | 27,681 | 26,792 | 25,942 | 25,056 | 24,236 | 23,420 | 22,626 | 21,883 | 21,106 | 60 |
| 51 | 30,340 | 28,424 | 27,102 | 26,142 | 25,289 | 24,393 | 23,544 | 22,725 | 21,936 | 21,168 | 20,356 | 61 |
| 52 | 29,533 | 27,544 | 26,249 | 25,286 | 24,404 | 23,532 | 22,692 | 21,901 | 21,120 | 20,354 | 19,590 | 62 |
| 53 | 28,875 | 26,843 | 25,528 | 24,521 | 23,631 | 22,740 | 21,924 | 21,176 | 20,408 | 19,608 | 18,819 | 63 |
| 54 | 27,854 | 25,871 | 24,600 | 23,703 | 22,847 | 21,984 | 21,188 | 20,406 | 19,614 | 18,836 | 18,031 | 64 |
| 55 | 25,498 | 24,095 | 23,112 | 22,353 | 21,632 | 20,877 | 20,170 | 19,448 | 18,723 | 18,006 | 17,261 | 65 |
| 56 | 25,111 | 23,516 | 22,473 | 21,689 | 20,930 | 20,179 | 19,450 | 18,730 | 17,971 | 17,254 | 16,531 | 66 |
| 57 | 24,240 | 22,665 | 21,658 | 20,889 | 20,164 | 19,418 | 18,674 | 17,937 | 17,197 | 16,493 | 15,744 | 67 |
| 58 | 23,541 | 21,946 | 20,917 | 20,123 | 19,390 | 18,632 | 17,884 | 17,146 | 16,466 | 15,716 | 14,958 | 68 |
| 59 | 22,527 | 21,004 | 20,009 | 19,223 | 18,502 | 17,766 | 17,076 | 16,401 | 15,681 | 14,936 | 14,167 | 69 |
| 60 | 21,393 | 20,004 | 19,053 | 18,302 | 17,599 | 16,913 | 16,260 | 15,554 | 14,844 | 14,121 | 13,377 | 70 |
| 61 | 20,906 | 19,346 | 18,383 | 17,615 | 16,909 | 16,228 | 15,516 | 14,781 | 14,065 | 13,326 | 12,595 | 71 |
| 62 | 20,412 | 18,742 | 17,725 | 16,941 | 16,212 | 15,473 | 14,762 | 14,028 | 13,287 | 12,545 | 11,818 | 72 |
| 63 | 20,817 | 18,825 | 17,616 | 16,703 | 15,863 | 15,065 | 14,245 | 13,447 | 12,639 | 11,815 | 11,044 | 73 |
| 64 | 21,025 | 18,601 | 17,287 | 16,326 | 15,415 | 14,550 | 13,645 | 12,802 | 11,976 | 11,097 | 10,281 | 74 |
| 65 | 20,412 | 17,881 | 16,544 | 15,621 | 14,671 | 13,780 | 12,925 | 12,088 | 11,287 | 10,371 | 9,522 | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.

2. The value $l_{[x]}$ at duration 0 represents an assumed number of lives originally entitled to disability benefits at entl age [$x$]; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives from the original $l_{[x]}$ who have not died or recovered and remain on the rolls as of attained age [$x$]+$t$. Lives are decremented using probabilities from **table 21A**.

3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 22C** for attained ages beyond age 75.

## Table 22B.—Female Disabled Workers

***Benefit Continuance Table***

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 100,000 | 98,519 | 96,239 | 94,510 | 92,869 | 88,245 | 81,613 | 75,020 | 69,239 | 63,927 | 59,836 | 26 |
| 17 | 89,172 | 87,880 | 86,057 | 84,826 | 83,452 | 79,214 | 73,983 | 68,755 | 64,161 | 59,930 | 56,655 | 27 |
| 18 | 79,824 | 78,735 | 77,249 | 76,277 | 74,997 | 71,288 | 67,396 | 63,345 | 59,774 | 56,581 | 54,143 | 28 |
| 19 | 71,952 | 70,990 | 69,790 | 68,972 | 67,872 | 64,996 | 62,247 | 59,300 | 56,559 | 54,062 | 52,143 | 29 |
| 20 | 66,779 | 65,945 | 64,922 | 64,198 | 63,158 | 60,956 | 58,502 | 56,073 | 54,018 | 52,037 | 50,467 | 30 |
| 21 | 63,128 | 62,310 | 61,226 | 60,476 | 59,564 | 57,793 | 55,691 | 53,736 | 51,982 | 50,393 | 49,049 | 31 |
| 22 | 60,868 | 59,990 | 58,974 | 58,112 | 57,187 | 55,560 | 53,721 | 52,024 | 50,420 | 49,040 | 47,787 | 32 |
| 23 | 59,169 | 58,177 | 57,097 | 56,277 | 55,369 | 53,883 | 52,172 | 50,634 | 49,111 | 47,818 | 46,588 | 33 |
| 24 | 58,085 | 57,028 | 55,812 | 55,048 | 54,157 | 52,651 | 51,056 | 49,499 | 48,055 | 46,715 | 45,538 | 34 |
| 25 | 57,098 | 56,001 | 54,697 | 53,914 | 53,031 | 51,494 | 50,005 | 48,468 | 47,152 | 45,718 | 44,524 | 35 |
| 26 | 55,817 | 54,604 | 53,251 | 52,381 | 51,503 | 50,037 | 48,736 | 47,355 | 46,087 | 44,718 | 43,548 | 36 |
| 27 | 54,692 | 53,382 | 52,012 | 51,190 | 50,355 | 48,951 | 47,610 | 46,230 | 45,001 | 43,710 | 42,603 | 37 |
| 28 | 53,476 | 52,260 | 50,858 | 49,860 | 49,006 | 47,726 | 46,436 | 45,151 | 43,939 | 42,757 | 41,694 | 38 |
| 29 | 52,268 | 51,074 | 49,778 | 48,835 | 47,963 | 46,773 | 45,504 | 44,243 | 43,018 | 41,832 | 40,797 | 39 |
| 30 | 51,218 | 49,943 | 48,531 | 47,570 | 46,703 | 45,524 | 44,390 | 43,189 | 42,054 | 40,971 | 39,930 | 40 |
| 31 | 50,055 | 48,771 | 47,376 | 46,360 | 45,610 | 44,505 | 43,419 | 42,237 | 41,103 | 40,040 | 39,054 | 41 |
| 32 | 48,891 | 47,628 | 46,259 | 45,313 | 44,595 | 43,459 | 42,285 | 41,210 | 40,139 | 39,208 | 38,252 | 42 |
| 33 | 47,667 | 46,401 | 45,043 | 44,192 | 43,417 | 42,341 | 41,304 | 40,271 | 39,261 | 38,339 | 37,455 | 43 |
| 34 | 46,702 | 45,428 | 44,061 | 43,170 | 42,397 | 41,349 | 40,341 | 39,354 | 38,386 | 37,522 | 36,670 | 44 |
| 35 | 45,900 | 44,563 | 43,185 | 42,241 | 41,535 | 40,454 | 39,498 | 38,528 | 37,628 | 36,751 | 35,925 | 45 |
| 36 | 44,982 | 43,622 | 42,353 | 41,480 | 40,693 | 39,668 | 38,724 | 37,726 | 36,867 | 36,059 | 35,195 | 46 |
| 37 | 44,113 | 42,724 | 41,387 | 40,472 | 39,739 | 38,740 | 37,786 | 36,889 | 36,054 | 35,256 | 34,461 | 47 |
| 38 | 43,322 | 41,985 | 40,616 | 39,702 | 38,946 | 37,983 | 37,035 | 36,179 | 35,299 | 34,522 | 33,759 | 48 |
| 39 | 42,586 | 41,216 | 39,785 | 38,892 | 38,196 | 37,240 | 36,319 | 35,473 | 34,640 | 33,825 | 33,070 | 49 |
| 40 | 41,823 | 40,333 | 38,913 | 37,994 | 37,242 | 36,342 | 35,461 | 34,695 | 33,888 | 33,127 | 32,383 | 50 |
| 41 | 41,023 | 39,549 | 38,105 | 37,151 | 36,430 | 35,565 | 34,728 | 33,952 | 33,166 | 32,447 | 31,735 | 51 |
| 42 | 40,188 | 38,655 | 37,286 | 36,365 | 35,623 | 34,784 | 33,996 | 33,229 | 32,483 | 31,799 | 31,080 | 52 |
| 43 | 39,552 | 37,974 | 36,592 | 35,700 | 34,942 | 34,054 | 33,260 | 32,512 | 31,770 | 31,107 | 30,423 | 53 |
| 44 | 38,813 | 37,192 | 35,845 | 34,959 | 34,183 | 33,367 | 32,584 | 31,835 | 31,109 | 30,455 | 29,782 | 54 |
| 45 | 38,098 | 36,441 | 35,107 | 34,221 | 33,508 | 32,693 | 31,928 | 31,208 | 30,477 | 29,807 | 29,148 | 55 |
| 46 | 37,594 | 35,889 | 34,523 | 33,634 | 32,906 | 32,104 | 31,344 | 30,605 | 29,881 | 29,177 | 28,509 | 56 |
| 47 | 36,834 | 35,066 | 33,720 | 32,818 | 32,054 | 31,266 | 30,543 | 29,839 | 29,162 | 28,471 | 27,878 | 57 |
| 48 | 36,131 | 34,283 | 32,924 | 32,064 | 31,322 | 30,547 | 29,824 | 29,128 | 28,460 | 27,859 | 27,245 | 58 |
| 49 | 35,507 | 33,641 | 32,309 | 31,461 | 30,746 | 29,961 | 29,257 | 28,587 | 27,949 | 27,276 | 26,596 | 59 |
| 50 | 33,307 | 32,065 | 31,078 | 30,393 | 29,751 | 29,070 | 28,435 | 27,823 | 27,214 | 26,570 | 25,931 | 60 |
| 51 | 33,409 | 31,843 | 30,736 | 29,949 | 29,241 | 28,491 | 27,833 | 27,187 | 26,537 | 25,916 | 25,279 | 61 |
| 52 | 32,647 | 31,093 | 29,990 | 29,212 | 28,544 | 27,847 | 27,191 | 26,542 | 25,869 | 25,248 | 24,604 | 62 |
| 53 | 32,116 | 30,524 | 29,386 | 28,632 | 27,944 | 27,237 | 26,542 | 25,893 | 25,248 | 24,585 | 23,921 | 63 |
| 54 | 31,535 | 29,922 | 28,776 | 28,009 | 27,328 | 26,570 | 25,883 | 25,239 | 24,591 | 23,905 | 23,229 | 64 |
| 55 | 29,761 | 28,522 | 27,589 | 26,945 | 26,316 | 25,636 | 25,026 | 24,425 | 23,801 | 23,165 | 22,540 | 65 |
| 56 | 29,722 | 28,238 | 27,216 | 26,481 | 25,822 | 25,106 | 24,461 | 23,793 | 23,134 | 22,487 | 21,906 | 66 |
| 57 | 29,145 | 27,654 | 26,616 | 25,875 | 25,173 | 24,477 | 23,805 | 23,131 | 22,490 | 21,859 | 21,201 | 67 |
| 58 | 28,352 | 26,855 | 25,858 | 25,109 | 24,438 | 23,723 | 23,073 | 22,427 | 21,817 | 21,153 | 20,470 | 68 |
| 59 | 27,841 | 26,333 | 25,289 | 24,502 | 23,800 | 23,058 | 22,409 | 21,802 | 21,123 | 20,436 | 19,722 | 69 |
| 60 | 26,992 | 25,515 | 24,475 | 23,705 | 23,007 | 22,325 | 21,692 | 21,048 | 20,372 | 19,691 | 18,968 | 70 |
| 61 | 26,853 | 25,177 | 24,107 | 23,306 | 22,572 | 21,920 | 21,198 | 20,499 | 19,756 | 18,979 | 18,190 | 71 |
| 62 | 26,706 | 24,913 | 23,715 | 22,807 | 22,051 | 21,299 | 20,554 | 19,799 | 19,029 | 18,222 | 17,394 | 72 |
| 63 | 27,123 | 24,954 | 23,569 | 22,593 | 21,672 | 20,861 | 20,016 | 19,152 | 18,325 | 17,434 | 16,580 | 73 |
| 64 | 27,866 | 25,061 | 23,542 | 22,371 | 21,396 | 20,409 | 19,505 | 18,548 | 17,638 | 16,668 | 15,746 | 74 |
| 65 | 27,944 | 24,907 | 23,205 | 21,897 | 20,881 | 19,802 | 18,910 | 17,906 | 16,922 | 15,886 | 14,905 | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.

2. The value $l_{[x]}$ at duration 0 represents an assumed number of lives originally entitled to disability benefits at entl age [*x*]; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives from the original $l_{[x]}$ who have not died or recovered and remain on the rolls as of attained age [*x*]+*t*. Lives are decremented using probabilities from **table 21B**.

3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 22C** for attained ages beyond age 75.

## Table 22C.—Disabled Workers Age 76 and Older
### *Benefit Continuance Table*
(2006-10 Social Security DI disability experience)

| Attained age | Male | Female |
|---|---|---|
| 76 | 8,768 | 14,041 |
| 77 | 8,036 | 13,170 |
| 78 | 7,326 | 12,292 |
| 79 | 6,624 | 11,405 |
| 80 | 5,944 | 10,520 |
| 81 | 5,295 | 9,640 |
| 82 | 4,670 | 8,768 |
| 83 | 4,077 | 7,908 |
| 84 | 3,517 | 7,071 |
| 85 | 3,005 | 6,256 |
| 86 | 2,535 | 5,489 |
| 87 | 2,104 | 4,770 |
| 88 | 1,728 | 4,090 |
| 89 | 1,386 | 3,457 |
| 90 | 1,096 | 2,875 |
| 91 | 855 | 2,360 |
| 92 | 649 | 1,896 |
| 93 | 486 | 1,502 |
| 94 | 357 | 1,167 |
| 95 | 257 | 884 |
| 96 | 182 | 659 |
| 97 | 126 | 481 |
| 98 | 85 | 344 |
| 99 | 56 | 240 |
| 100 | 36 | 163 |
| 101 | 23 | 108 |
| 102 | 14 | 69 |
| 103 | 8 | 43 |
| 104 | 5 | 26 |
| 105 | 3 | 15 |
| 106 | 2 | 8 |
| 107 | 1 | 4 |
| 108 | 0 | 2 |
| 109 | 0 | 1 |
| 110 | 0 | 0 |

Notes:

1. The value at attained age *x* represents the number of lives remaining from those originally entitled to disability benefits who have attained that particular age. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. Lives are decremented using probabilities from **table 7C**. Values are an extension of the ultimate column of **tables 22A** and **22B**.

## Table 23A.—Male Disabled Workers
### *Expected Future Time on Combined DI and OASI Rolls*
(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 22.69 | 21.99 | 21.63 | 21.23 | 20.62 | 21.38 | 22.81 | 24.89 | 26.08 | 26.79 | 27.56 | 26 |
| 17 | 24.47 | 23.81 | 23.41 | 22.89 | 22.33 | 23.08 | 24.38 | 25.87 | 26.81 | 27.40 | 27.94 | 27 |
| 18 | 26.54 | 25.91 | 25.46 | 24.84 | 24.36 | 25.01 | 26.04 | 26.88 | 27.49 | 27.91 | 28.16 | 28 |
| 19 | 28.31 | 27.72 | 27.20 | 26.57 | 26.13 | 26.55 | 27.18 | 27.65 | 27.96 | 28.20 | 28.22 | 29 |
| 20 | 29.47 | 28.88 | 28.34 | 27.69 | 27.26 | 27.50 | 27.90 | 28.15 | 28.27 | 28.33 | 28.13 | 30 |
| 21 | 29.88 | 29.34 | 28.86 | 28.23 | 27.78 | 27.91 | 28.12 | 28.21 | 28.22 | 28.14 | 27.89 | 31 |
| 22 | 29.75 | 29.27 | 28.86 | 28.29 | 27.79 | 27.85 | 28.01 | 28.10 | 28.02 | 27.84 | 27.60 | 32 |
| 23 | 29.66 | 29.24 | 28.86 | 28.31 | 27.76 | 27.68 | 27.71 | 27.79 | 27.70 | 27.52 | 27.27 | 33 |
| 24 | 29.07 | 28.69 | 28.34 | 27.81 | 27.31 | 27.32 | 27.33 | 27.31 | 27.24 | 27.07 | 26.86 | 34 |
| 25 | 28.33 | 28.07 | 27.82 | 27.34 | 26.93 | 26.97 | 26.99 | 26.93 | 26.88 | 26.71 | 26.49 | 35 |
| 26 | 28.10 | 27.81 | 27.65 | 27.24 | 26.84 | 26.79 | 26.69 | 26.60 | 26.50 | 26.34 | 26.11 | 36 |
| 27 | 27.64 | 27.42 | 27.29 | 26.88 | 26.50 | 26.43 | 26.31 | 26.19 | 26.10 | 25.93 | 25.68 | 37 |
| 28 | 27.17 | 26.95 | 26.94 | 26.52 | 26.20 | 26.11 | 26.00 | 25.85 | 25.75 | 25.56 | 25.26 | 38 |
| 29 | 26.82 | 26.60 | 26.53 | 26.12 | 25.75 | 25.63 | 25.55 | 25.40 | 25.26 | 25.11 | 24.83 | 39 |
| 30 | 26.62 | 26.43 | 26.33 | 25.98 | 25.59 | 25.39 | 25.23 | 25.09 | 24.92 | 24.69 | 24.37 | 40 |
| 31 | 26.15 | 26.00 | 25.89 | 25.53 | 25.19 | 24.98 | 24.81 | 24.66 | 24.43 | 24.19 | 23.90 | 41 |
| 32 | 25.85 | 25.71 | 25.62 | 25.27 | 24.88 | 24.69 | 24.52 | 24.32 | 24.05 | 23.75 | 23.44 | 42 |
| 33 | 25.51 | 25.43 | 25.36 | 24.98 | 24.57 | 24.34 | 24.14 | 23.92 | 23.65 | 23.30 | 22.96 | 43 |
| 34 | 24.99 | 24.88 | 24.86 | 24.51 | 24.10 | 23.88 | 23.67 | 23.41 | 23.14 | 22.82 | 22.48 | 44 |
| 35 | 24.69 | 24.60 | 24.53 | 24.15 | 23.73 | 23.48 | 23.23 | 22.94 | 22.62 | 22.34 | 21.99 | 45 |
| 36 | 24.31 | 24.23 | 24.18 | 23.75 | 23.35 | 23.09 | 22.81 | 22.52 | 22.19 | 21.84 | 21.48 | 46 |
| 37 | 23.79 | 23.72 | 23.72 | 23.34 | 22.91 | 22.65 | 22.37 | 22.06 | 21.71 | 21.33 | 20.98 | 47 |
| 38 | 23.44 | 23.37 | 23.34 | 23.00 | 22.59 | 22.30 | 21.97 | 21.60 | 21.23 | 20.83 | 20.46 | 48 |
| 39 | 23.08 | 23.00 | 22.92 | 22.59 | 22.17 | 21.86 | 21.49 | 21.11 | 20.75 | 20.36 | 19.94 | 49 |
| 40 | 22.56 | 22.51 | 22.46 | 22.12 | 21.72 | 21.40 | 21.05 | 20.67 | 20.30 | 19.87 | 19.42 | 50 |
| 41 | 22.08 | 22.09 | 22.03 | 21.66 | 21.22 | 20.90 | 20.55 | 20.18 | 19.77 | 19.34 | 18.91 | 51 |
| 42 | 21.47 | 21.57 | 21.53 | 21.20 | 20.77 | 20.43 | 20.05 | 19.65 | 19.25 | 18.84 | 18.40 | 52 |
| 43 | 20.98 | 21.06 | 20.98 | 20.66 | 20.26 | 19.92 | 19.55 | 19.15 | 18.75 | 18.32 | 17.88 | 53 |
| 44 | 20.44 | 20.57 | 20.49 | 20.15 | 19.73 | 19.38 | 19.00 | 18.60 | 18.20 | 17.78 | 17.37 | 54 |
| 45 | 19.92 | 20.05 | 19.97 | 19.66 | 19.25 | 18.90 | 18.55 | 18.15 | 17.73 | 17.29 | 16.86 | 55 |
| 46 | 19.43 | 19.60 | 19.52 | 19.19 | 18.78 | 18.45 | 18.06 | 17.64 | 17.23 | 16.80 | 16.36 | 56 |
| 47 | 18.82 | 19.07 | 19.02 | 18.68 | 18.29 | 17.95 | 17.57 | 17.15 | 16.72 | 16.29 | 15.87 | 57 |
| 48 | 18.29 | 18.59 | 18.53 | 18.20 | 17.83 | 17.51 | 17.12 | 16.70 | 16.26 | 15.81 | 15.37 | 58 |
| 49 | 17.92 | 18.18 | 18.13 | 17.79 | 17.41 | 17.04 | 16.65 | 16.22 | 15.79 | 15.34 | 14.88 | 59 |
| 50 | 18.33 | 18.28 | 18.00 | 17.58 | 17.14 | 16.73 | 16.28 | 15.83 | 15.37 | 14.87 | 14.40 | 60 |
| 51 | 17.44 | 17.59 | 17.42 | 17.04 | 16.60 | 16.19 | 15.76 | 15.31 | 14.84 | 14.36 | 13.91 | 61 |
| 52 | 16.96 | 17.15 | 16.97 | 16.60 | 16.18 | 15.76 | 15.32 | 14.86 | 14.39 | 13.91 | 13.44 | 62 |
| 53 | 16.42 | 16.63 | 16.46 | 16.11 | 15.70 | 15.30 | 14.85 | 14.36 | 13.88 | 13.42 | 12.97 | 63 |
| 54 | 16.07 | 16.26 | 16.08 | 15.67 | 15.23 | 14.81 | 14.35 | 13.88 | 13.42 | 12.95 | 12.51 | 64 |
| 55 | 16.38 | 16.31 | 15.98 | 15.51 | 15.01 | 14.53 | 14.02 | 13.52 | 13.03 | 12.53 | 12.05 | 65 |
| 56 | 15.69 | 15.72 | 15.43 | 14.97 | 14.49 | 14.01 | 13.52 | 13.02 | 12.55 | 12.05 | 11.55 | 66 |
| 57 | 15.26 | 15.29 | 14.98 | 14.51 | 14.01 | 13.53 | 13.05 | 12.57 | 12.09 | 11.58 | 11.11 | 67 |
| 58 | 14.74 | 14.78 | 14.48 | 14.03 | 13.54 | 13.07 | 12.60 | 12.12 | 11.60 | 11.13 | 10.67 | 68 |
| 59 | 14.38 | 14.39 | 14.08 | 13.63 | 13.14 | 12.67 | 12.16 | 11.64 | 11.15 | 10.68 | 10.23 | 69 |
| 60 | 14.08 | 14.02 | 13.70 | 13.24 | 12.75 | 12.25 | 11.72 | 11.23 | 10.74 | 10.26 | 9.81 | 70 |
| 61 | 13.45 | 13.49 | 13.17 | 12.72 | 12.24 | 11.73 | 11.24 | 10.78 | 10.30 | 9.84 | 9.39 | 71 |
| 62 | 12.83 | 12.93 | 12.64 | 12.20 | 11.73 | 11.26 | 10.78 | 10.32 | 9.87 | 9.42 | 8.97 | 72 |
| 63 | 11.85 | 12.05 | 11.85 | 11.47 | 11.05 | 10.61 | 10.19 | 9.76 | 9.35 | 8.97 | 8.56 | 73 |
| 64 | 11.00 | 11.37 | 11.19 | 10.82 | 10.43 | 10.02 | 9.66 | 9.26 | 8.86 | 8.52 | 8.16 | 74 |
| 65 | 10.49 | 10.91 | 10.75 | 10.35 | 9.99 | 9.60 | 9.21 | 8.81 | 8.40 | 8.09 | 7.77 | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.

2. The value $e_{[x]+t}$ at duration $t$ represents the average number of future years a beneficiary will remain on the combined DI and OASI rolls for those originally entitled to disability benefits at entl age [$x$] who have not died or recovered as of attained age [$x$]+$t$. Values are based on continuance experience from **tables 22A** and **22C**.

3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 9C** for attained ages beyond age 75.

## Table 23B.—Female Disabled Workers

### *Expected Future Time on Combined DI and OASI Rolls*

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 26.06 | 25.45 | 25.04 | 24.49 | 23.91 | 24.14 | 25.06 | 26.22 | 27.37 | 28.60 | 29.52 | 26 |
| 17 | 27.69 | 27.09 | 26.65 | 26.03 | 25.45 | 25.79 | 26.58 | 27.56 | 28.50 | 29.47 | 30.15 | 27 |
| 18 | 29.38 | 28.78 | 28.32 | 27.68 | 27.14 | 27.53 | 28.09 | 28.85 | 29.55 | 30.19 | 30.52 | 28 |
| 19 | 31.08 | 30.50 | 30.01 | 29.36 | 28.83 | 29.08 | 29.35 | 29.78 | 30.20 | 30.57 | 30.68 | 29 |
| 20 | 32.15 | 31.55 | 31.04 | 30.38 | 29.87 | 29.93 | 30.17 | 30.45 | 30.59 | 30.74 | 30.68 | 30 |
| 21 | 32.75 | 32.18 | 31.74 | 31.13 | 30.60 | 30.52 | 30.65 | 30.75 | 30.77 | 30.72 | 30.55 | 31 |
| 22 | 32.85 | 32.32 | 31.87 | 31.34 | 30.83 | 30.72 | 30.76 | 30.74 | 30.71 | 30.56 | 30.34 | 32 |
| 23 | 32.72 | 32.27 | 31.87 | 31.33 | 30.84 | 30.67 | 30.66 | 30.58 | 30.51 | 30.32 | 30.11 | 33 |
| 24 | 32.34 | 31.93 | 31.62 | 31.05 | 30.55 | 30.41 | 30.35 | 30.29 | 30.18 | 30.03 | 29.79 | 34 |
| 25 | 31.93 | 31.54 | 31.28 | 30.73 | 30.23 | 30.12 | 30.00 | 29.94 | 29.76 | 29.68 | 29.46 | 35 |
| 26 | 31.64 | 31.33 | 31.12 | 30.62 | 30.14 | 30.01 | 29.79 | 29.65 | 29.45 | 29.34 | 29.11 | 36 |
| 27 | 31.30 | 31.05 | 30.86 | 30.35 | 29.84 | 29.68 | 29.50 | 29.37 | 29.16 | 29.01 | 28.75 | 37 |
| 28 | 31.01 | 30.72 | 30.55 | 30.15 | 29.67 | 29.45 | 29.25 | 29.07 | 28.86 | 28.64 | 28.36 | 38 |
| 29 | 30.74 | 30.45 | 30.23 | 29.80 | 29.34 | 29.07 | 28.87 | 28.67 | 28.48 | 28.27 | 27.97 | 39 |
| 30 | 30.37 | 30.13 | 29.99 | 29.59 | 29.13 | 28.87 | 28.59 | 28.37 | 28.13 | 27.86 | 27.57 | 40 |
| 31 | 30.07 | 29.85 | 29.72 | 29.36 | 28.83 | 28.54 | 28.24 | 28.01 | 27.77 | 27.50 | 27.18 | 41 |
| 32 | 29.79 | 29.57 | 29.43 | 29.03 | 28.49 | 28.22 | 27.99 | 27.71 | 27.43 | 27.07 | 26.74 | 42 |
| 33 | 29.54 | 29.33 | 29.20 | 28.75 | 28.26 | 27.96 | 27.65 | 27.35 | 27.04 | 26.68 | 26.30 | 43 |
| 34 | 29.15 | 28.96 | 28.84 | 28.42 | 27.93 | 27.63 | 27.31 | 26.98 | 26.65 | 26.25 | 25.85 | 44 |
| 35 | 28.69 | 28.53 | 28.43 | 28.05 | 27.52 | 27.24 | 26.89 | 26.56 | 26.18 | 25.79 | 25.37 | 45 |
| 36 | 28.31 | 28.17 | 28.00 | 27.58 | 27.10 | 26.79 | 26.43 | 26.12 | 25.72 | 25.28 | 24.89 | 46 |
| 37 | 27.87 | 27.76 | 27.64 | 27.26 | 26.75 | 26.43 | 26.08 | 25.70 | 25.29 | 24.85 | 24.41 | 47 |
| 38 | 27.42 | 27.28 | 27.18 | 26.79 | 26.30 | 25.96 | 25.61 | 25.20 | 24.82 | 24.37 | 23.91 | 48 |
| 39 | 26.93 | 26.81 | 26.76 | 26.36 | 25.83 | 25.48 | 25.12 | 24.71 | 24.29 | 23.86 | 23.39 | 49 |
| 40 | 26.44 | 26.40 | 26.35 | 25.97 | 25.49 | 25.11 | 24.72 | 24.25 | 23.82 | 23.35 | 22.88 | 50 |
| 41 | 25.99 | 25.94 | 25.91 | 25.56 | 25.06 | 24.65 | 24.24 | 23.78 | 23.33 | 22.84 | 22.34 | 51 |
| 42 | 25.56 | 25.56 | 25.48 | 25.11 | 24.62 | 24.20 | 23.75 | 23.29 | 22.81 | 22.29 | 21.80 | 52 |
| 43 | 25.02 | 25.04 | 24.97 | 24.58 | 24.10 | 23.71 | 23.27 | 22.79 | 22.31 | 21.78 | 21.26 | 53 |
| 44 | 24.54 | 24.59 | 24.49 | 24.10 | 23.63 | 23.20 | 22.75 | 22.27 | 21.78 | 21.23 | 20.70 | 54 |
| 45 | 24.05 | 24.12 | 24.01 | 23.62 | 23.12 | 22.68 | 22.21 | 21.71 | 21.22 | 20.69 | 20.14 | 55 |
| 46 | 23.45 | 23.54 | 23.45 | 23.05 | 22.55 | 22.10 | 21.63 | 21.14 | 20.64 | 20.12 | 19.58 | 56 |
| 47 | 22.95 | 23.08 | 22.98 | 22.60 | 22.13 | 21.67 | 21.18 | 20.66 | 20.13 | 19.61 | 19.01 | 57 |
| 48 | 22.44 | 22.62 | 22.53 | 22.12 | 21.63 | 21.17 | 20.67 | 20.15 | 19.61 | 19.03 | 18.44 | 58 |
| 49 | 21.91 | 22.09 | 21.98 | 21.56 | 21.05 | 20.59 | 20.08 | 19.53 | 18.97 | 18.42 | 17.88 | 59 |
| 50 | 22.26 | 22.10 | 21.79 | 21.27 | 20.72 | 20.19 | 19.63 | 19.05 | 18.46 | 17.90 | 17.33 | 60 |
| 51 | 21.28 | 21.30 | 21.05 | 20.59 | 20.07 | 19.59 | 19.04 | 18.48 | 17.92 | 17.34 | 16.76 | 61 |
| 52 | 20.80 | 20.81 | 20.56 | 20.09 | 19.55 | 19.03 | 18.48 | 17.91 | 17.37 | 16.78 | 16.21 | 62 |
| 53 | 20.19 | 20.22 | 19.98 | 19.50 | 18.97 | 18.44 | 17.91 | 17.35 | 16.78 | 16.22 | 15.66 | 63 |
| 54 | 19.62 | 19.65 | 19.41 | 18.93 | 18.39 | 17.90 | 17.36 | 16.79 | 16.22 | 15.67 | 15.11 | 64 |
| 55 | 19.68 | 19.51 | 19.15 | 18.60 | 18.03 | 17.50 | 16.91 | 16.32 | 15.73 | 15.15 | 14.56 | 65 |
| 56 | 18.79 | 18.75 | 18.43 | 17.93 | 17.38 | 16.86 | 16.29 | 15.73 | 15.17 | 14.59 | 13.96 | 66 |
| 57 | 18.20 | 18.16 | 17.85 | 17.34 | 16.81 | 16.28 | 15.72 | 15.17 | 14.58 | 13.99 | 13.41 | 67 |
| 58 | 17.72 | 17.68 | 17.34 | 16.84 | 16.29 | 15.77 | 15.20 | 14.62 | 14.01 | 13.44 | 12.87 | 68 |
| 59 | 17.09 | 17.04 | 16.73 | 16.25 | 15.71 | 15.20 | 14.63 | 14.02 | 13.46 | 12.89 | 12.34 | 69 |
| 60 | 16.63 | 16.56 | 16.24 | 15.76 | 15.22 | 14.67 | 14.08 | 13.50 | 12.93 | 12.36 | 11.81 | 70 |
| 61 | 15.84 | 15.87 | 15.55 | 15.07 | 14.54 | 13.96 | 13.42 | 12.86 | 12.32 | 11.80 | 11.29 | 71 |
| 62 | 15.06 | 15.10 | 14.84 | 14.41 | 13.89 | 13.36 | 12.83 | 12.30 | 11.78 | 11.28 | 10.79 | 72 |
| 63 | 14.05 | 14.23 | 14.04 | 13.62 | 13.18 | 12.67 | 12.18 | 11.71 | 11.22 | 10.77 | 10.29 | 73 |
| 64 | 12.97 | 13.37 | 13.20 | 12.86 | 12.42 | 12.00 | 11.53 | 11.10 | 10.65 | 10.24 | 9.81 | 74 |
| 65 | 12.20 | 12.63 | 12.52 | 12.23 | 11.81 | 11.42 | 10.94 | 10.52 | 10.10 | 9.73 | 9.34 | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $e_{[x]+t}$ at duration $t$ represents the average number of future years a beneficiary will remain on the combined DI and OASI rolls for those originally entitled to disability benefits at entl age [$x$] who have not died or recovered as of attained age [$x$]+$t$. Values are based on continuance experience from **tables 22B** and **22C**.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 9C** for attained ages beyond age 75.

## Table 24A.—Male Disabled Workers
### *Expected Future Time on DI Rolls*
(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 20.78 | 20.05 | 19.63 | 19.18 | 18.53 | 19.10 | 20.28 | 22.01 | 22.93 | 23.43 | 23.98 | 26 |
| 17 | 22.28 | 21.59 | 21.13 | 20.56 | 19.96 | 20.52 | 21.56 | 22.75 | 23.45 | 23.84 | 24.18 | 27 |
| 18 | 24.02 | 23.35 | 22.84 | 22.19 | 21.65 | 22.11 | 22.90 | 23.51 | 23.92 | 24.15 | 24.23 | 28 |
| 19 | 25.47 | 24.84 | 24.27 | 23.60 | 23.09 | 23.34 | 23.77 | 24.05 | 24.20 | 24.27 | 24.14 | 29 |
| 20 | 26.38 | 25.74 | 25.15 | 24.46 | 23.96 | 24.05 | 24.27 | 24.35 | 24.32 | 24.23 | 23.91 | 30 |
| 21 | 26.61 | 26.02 | 25.48 | 24.81 | 24.29 | 24.28 | 24.33 | 24.27 | 24.13 | 23.92 | 23.55 | 31 |
| 22 | 26.39 | 25.85 | 25.36 | 24.75 | 24.18 | 24.10 | 24.10 | 24.03 | 23.82 | 23.52 | 23.15 | 32 |
| 23 | 26.19 | 25.70 | 25.24 | 24.63 | 24.03 | 23.82 | 23.71 | 23.63 | 23.40 | 23.08 | 22.71 | 33 |
| 24 | 25.56 | 25.11 | 24.68 | 24.08 | 23.51 | 23.38 | 23.24 | 23.07 | 22.85 | 22.55 | 22.21 | 34 |
| 25 | 24.80 | 24.45 | 24.10 | 23.55 | 23.05 | 22.94 | 22.80 | 22.60 | 22.39 | 22.08 | 21.72 | 35 |
| 26 | 24.47 | 24.09 | 23.82 | 23.32 | 22.83 | 22.64 | 22.40 | 22.16 | 21.91 | 21.60 | 21.23 | 36 |
| 27 | 23.96 | 23.63 | 23.38 | 22.88 | 22.41 | 22.19 | 21.93 | 21.66 | 21.40 | 21.09 | 20.69 | 37 |
| 28 | 23.42 | 23.10 | 22.93 | 22.43 | 22.00 | 21.76 | 21.51 | 21.20 | 20.94 | 20.59 | 20.15 | 38 |
| 29 | 23.00 | 22.66 | 22.45 | 21.95 | 21.48 | 21.21 | 20.96 | 20.66 | 20.35 | 20.04 | 19.61 | 39 |
| 30 | 22.68 | 22.37 | 22.13 | 21.67 | 21.18 | 20.84 | 20.53 | 20.22 | 19.88 | 19.50 | 19.03 | 40 |
| 31 | 22.14 | 21.86 | 21.61 | 21.14 | 20.69 | 20.33 | 20.00 | 19.68 | 19.29 | 18.90 | 18.44 | 41 |
| 32 | 21.74 | 21.46 | 21.22 | 20.76 | 20.26 | 19.91 | 19.58 | 19.21 | 18.78 | 18.33 | 17.86 | 42 |
| 33 | 21.30 | 21.07 | 20.84 | 20.34 | 19.82 | 19.44 | 19.07 | 18.69 | 18.26 | 17.75 | 17.25 | 43 |
| 34 | 20.72 | 20.45 | 20.25 | 19.78 | 19.26 | 18.88 | 18.50 | 18.07 | 17.64 | 17.15 | 16.64 | 44 |
| 35 | 20.31 | 20.05 | 19.81 | 19.31 | 18.76 | 18.35 | 17.94 | 17.49 | 17.00 | 16.53 | 16.01 | 45 |
| 36 | 19.82 | 19.58 | 19.34 | 18.79 | 18.26 | 17.84 | 17.39 | 16.93 | 16.43 | 15.91 | 15.37 | 46 |
| 37 | 19.23 | 18.98 | 18.78 | 18.27 | 17.71 | 17.27 | 16.82 | 16.34 | 15.81 | 15.26 | 14.72 | 47 |
| 38 | 18.77 | 18.50 | 18.27 | 17.78 | 17.23 | 16.77 | 16.28 | 15.74 | 15.20 | 14.62 | 14.05 | 48 |
| 39 | 18.29 | 18.01 | 17.73 | 17.24 | 16.69 | 16.20 | 15.66 | 15.11 | 14.56 | 13.99 | 13.38 | 49 |
| 40 | 17.68 | 17.42 | 17.15 | 16.65 | 16.10 | 15.60 | 15.07 | 14.51 | 13.95 | 13.33 | 12.70 | 50 |
| 41 | 17.10 | 16.88 | 16.60 | 16.06 | 15.48 | 14.97 | 14.43 | 13.87 | 13.27 | 12.65 | 12.02 | 51 |
| 42 | 16.43 | 16.27 | 15.98 | 15.47 | 14.89 | 14.36 | 13.78 | 13.19 | 12.59 | 11.97 | 11.32 | 52 |
| 43 | 15.84 | 15.65 | 15.33 | 14.82 | 14.25 | 13.70 | 13.13 | 12.53 | 11.92 | 11.27 | 10.61 | 53 |
| 44 | 15.21 | 15.05 | 14.71 | 14.18 | 13.59 | 13.03 | 12.44 | 11.83 | 11.20 | 10.55 | 9.90 | 54 |
| 45 | 14.59 | 14.41 | 14.07 | 13.55 | 12.95 | 12.38 | 11.80 | 11.18 | 10.53 | 9.85 | 9.17 | 55 |
| 46 | 13.99 | 13.82 | 13.46 | 12.92 | 12.31 | 11.74 | 11.13 | 10.48 | 9.82 | 9.14 | 8.44 | 56 |
| 47 | 13.30 | 13.17 | 12.82 | 12.26 | 11.65 | 11.07 | 10.44 | 9.78 | 9.10 | 8.40 | 7.69 | 57 |
| 48 | 12.66 | 12.54 | 12.17 | 11.61 | 11.00 | 10.41 | 9.77 | 9.09 | 8.39 | 7.66 | 6.92 | 58 |
| 49 | 12.11 | 11.95 | 11.57 | 10.98 | 10.36 | 9.73 | 9.07 | 8.37 | 7.65 | 6.91 | 6.14 | 59 |
| 50 | 12.03 | 11.65 | 11.10 | 10.45 | 9.78 | 9.10 | 8.40 | 7.67 | 6.92 | 6.14 | 5.35 | 60 |
| 51 | 11.15 | 10.87 | 10.37 | 9.73 | 9.04 | 8.36 | 7.64 | 6.90 | 6.13 | 5.33 | 4.53 | 61 |
| 52 | 10.49 | 10.21 | 9.69 | 9.04 | 8.35 | 7.64 | 6.90 | 6.14 | 5.34 | 4.53 | 3.68 | 62 |
| 53 | 9.81 | 9.51 | 8.98 | 8.32 | 7.62 | 6.90 | 6.14 | 5.34 | 4.52 | 3.68 | 2.78 | 63 |
| 54 | 9.21 | 8.88 | 8.31 | 7.61 | 6.87 | 6.12 | 5.33 | 4.52 | 3.68 | 2.78 | 1.83 | 64 |
| 55 | 8.89 | 8.38 | 7.71 | 6.96 | 6.17 | 5.38 | 4.55 | 3.70 | 2.80 | 1.83 | 0.90 | 65 |
| 56 | 8.08 | 7.60 | 6.93 | 6.16 | 5.37 | 4.55 | 3.70 | 2.79 | 1.84 | 0.91 | — | 66 |
| 57 | 7.38 | 6.86 | 6.16 | 5.37 | 4.54 | 3.70 | 2.79 | 1.84 | 0.91 | — | — | 67 |
| 58 | 6.63 | 6.07 | 5.35 | 4.54 | 3.69 | 2.79 | 1.84 | 0.91 | — | — | — | 68 |
| 59 | 5.91 | 5.30 | 4.54 | 3.70 | 2.80 | 1.84 | 0.90 | — | — | — | — | 69 |
| 60 | 5.17 | 4.50 | 3.70 | 2.79 | 1.83 | 0.90 | — | — | — | — | — | 70 |
| 61 | 4.34 | 3.65 | 2.79 | 1.83 | 0.89 | — | — | — | — | — | — | 71 |
| 62 | 3.51 | 2.75 | 1.82 | 0.90 | — | — | — | — | — | — | — | 72 |
| 63 | 2.62 | 1.80 | 0.89 | — | — | — | — | — | — | — | — | 73 |
| 64 | 1.73 | 0.88 | — | — | — | — | — | — | — | — | — | 74 |
| 65 | 0.45 | — | — | — | — | — | — | — | — | — | — | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Death or recovery are not considered beyond NRA.
2. The value $e_{[x]+t}$ at duration $t$ represents the average number of future years a beneficiary will remain on the DI rolls for those originally entitled to disability benefits at entl age [$x$] who have not died or recovered as of attained age [$x$]+$t$. Values are based on continuance experience from **table 22A**, however, entitlement is not considered after conversion to old-age benefits.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.

*The average future years on the DI rolls for attained ages 62 and older are adjusted to reflect less than a full year of DI exposure after attaining age 65 for birth cohorts 1938-42 to account for the phased-in increase in NRA from 65 to 66.*

## Table 24B.—Female Disabled Workers

### *Expected Future Time on DI Rolls*

(2006-10 Social Security DI disability experience)

| Entl age | Completed duration of disability entitlement | | | | | | | | | | | Attained age |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 or more | |
| 16 | 23.01 | 22.34 | 21.86 | 21.25 | 20.62 | 20.67 | 21.31 | 22.14 | 22.95 | 23.81 | 24.41 | 26 |
| 17 | 24.26 | 23.61 | 23.10 | 22.43 | 21.79 | 21.93 | 22.44 | 23.11 | 23.73 | 24.37 | 24.75 | 27 |
| 18 | 25.55 | 24.90 | 24.36 | 23.67 | 23.06 | 23.24 | 23.55 | 24.03 | 24.43 | 24.78 | 24.88 | 28 |
| 19 | 26.83 | 26.19 | 25.63 | 24.93 | 24.32 | 24.38 | 24.43 | 24.62 | 24.79 | 24.91 | 24.81 | 29 |
| 20 | 27.57 | 26.91 | 26.32 | 25.62 | 25.03 | 24.91 | 24.94 | 25.00 | 24.93 | 24.86 | 24.62 | 30 |
| 21 | 27.91 | 27.27 | 26.74 | 26.07 | 25.46 | 25.23 | 25.16 | 25.06 | 24.88 | 24.65 | 24.31 | 31 |
| 22 | 27.82 | 27.22 | 26.68 | 26.07 | 25.49 | 25.22 | 25.06 | 24.86 | 24.64 | 24.32 | 23.94 | 32 |
| 23 | 27.56 | 27.02 | 26.52 | 25.90 | 25.31 | 25.00 | 24.80 | 24.54 | 24.29 | 23.93 | 23.55 | 33 |
| 24 | 27.08 | 26.57 | 26.14 | 25.49 | 24.90 | 24.60 | 24.36 | 24.11 | 23.82 | 23.48 | 23.08 | 34 |
| 25 | 26.57 | 26.08 | 25.69 | 25.06 | 24.47 | 24.18 | 23.89 | 23.63 | 23.28 | 22.99 | 22.59 | 35 |
| 26 | 26.16 | 25.73 | 25.37 | 24.79 | 24.20 | 23.89 | 23.52 | 23.19 | 22.81 | 22.50 | 22.09 | 36 |
| 27 | 25.71 | 25.32 | 24.98 | 24.37 | 23.77 | 23.43 | 23.08 | 22.75 | 22.36 | 22.01 | 21.57 | 37 |
| 28 | 25.29 | 24.86 | 24.54 | 24.02 | 23.43 | 23.04 | 22.67 | 22.30 | 21.90 | 21.49 | 21.03 | 38 |
| 29 | 24.89 | 24.46 | 24.08 | 23.54 | 22.96 | 22.53 | 22.14 | 21.76 | 21.37 | 20.96 | 20.48 | 39 |
| 30 | 24.40 | 24.01 | 23.69 | 23.16 | 22.58 | 22.15 | 21.70 | 21.29 | 20.85 | 20.39 | 19.91 | 40 |
| 31 | 23.96 | 23.58 | 23.26 | 22.76 | 22.13 | 21.66 | 21.19 | 20.77 | 20.33 | 19.86 | 19.35 | 41 |
| 32 | 23.53 | 23.14 | 22.81 | 22.28 | 21.63 | 21.18 | 20.76 | 20.29 | 19.81 | 19.27 | 18.74 | 42 |
| 33 | 23.12 | 22.74 | 22.41 | 21.83 | 21.21 | 20.74 | 20.25 | 19.75 | 19.25 | 18.70 | 18.13 | 43 |
| 34 | 22.60 | 22.22 | 21.90 | 21.34 | 20.72 | 20.23 | 19.73 | 19.21 | 18.68 | 18.10 | 17.51 | 44 |
| 35 | 22.03 | 21.67 | 21.35 | 20.81 | 20.16 | 19.68 | 19.15 | 18.62 | 18.05 | 17.47 | 16.86 | 45 |
| 36 | 21.51 | 21.16 | 20.78 | 20.21 | 19.59 | 19.08 | 18.53 | 18.01 | 17.42 | 16.80 | 16.20 | 46 |
| 37 | 20.94 | 20.60 | 20.25 | 19.70 | 19.05 | 18.53 | 17.99 | 17.41 | 16.80 | 16.17 | 15.53 | 47 |
| 38 | 20.36 | 19.99 | 19.65 | 19.09 | 18.45 | 17.91 | 17.35 | 16.75 | 16.15 | 15.51 | 14.85 | 48 |
| 39 | 19.75 | 19.39 | 19.07 | 18.50 | 17.83 | 17.27 | 16.70 | 16.08 | 15.46 | 14.82 | 14.14 | 49 |
| 40 | 19.13 | 18.82 | 18.49 | 17.92 | 17.28 | 16.69 | 16.09 | 15.44 | 14.79 | 14.12 | 13.43 | 50 |
| 41 | 18.54 | 18.21 | 17.88 | 17.33 | 16.66 | 16.05 | 15.43 | 14.77 | 14.11 | 13.41 | 12.70 | 51 |
| 42 | 17.95 | 17.64 | 17.27 | 16.70 | 16.04 | 15.41 | 14.76 | 14.08 | 13.40 | 12.67 | 11.96 | 52 |
| 43 | 17.29 | 16.98 | 16.61 | 16.01 | 15.35 | 14.73 | 14.07 | 13.38 | 12.69 | 11.95 | 11.20 | 53 |
| 44 | 16.66 | 16.36 | 15.96 | 15.35 | 14.69 | 14.03 | 13.36 | 12.66 | 11.95 | 11.19 | 10.43 | 54 |
| 45 | 16.02 | 15.72 | 15.30 | 14.69 | 13.99 | 13.32 | 12.63 | 11.91 | 11.18 | 10.42 | 9.65 | 55 |
| 46 | 15.31 | 15.01 | 14.59 | 13.96 | 13.26 | 12.58 | 11.87 | 11.14 | 10.40 | 9.64 | 8.85 | 56 |
| 47 | 14.65 | 14.36 | 13.91 | 13.28 | 12.59 | 11.89 | 11.16 | 10.41 | 9.64 | 8.87 | 8.04 | 57 |
| 48 | 13.97 | 13.70 | 13.24 | 12.58 | 11.87 | 11.16 | 10.42 | 9.65 | 8.87 | 8.05 | 7.22 | 58 |
| 49 | 13.29 | 13.00 | 12.52 | 11.84 | 11.11 | 10.38 | 9.62 | 8.84 | 8.03 | 7.21 | 6.38 | 59 |
| 50 | 13.08 | 12.56 | 11.95 | 11.20 | 10.43 | 9.67 | 8.87 | 8.06 | 7.23 | 6.39 | 5.53 | 60 |
| 51 | 12.12 | 11.69 | 11.10 | 10.37 | 9.61 | 8.85 | 8.05 | 7.23 | 6.40 | 5.54 | 4.66 | 61 |
| 52 | 11.43 | 10.97 | 10.36 | 9.62 | 8.84 | 8.04 | 7.23 | 6.39 | 5.54 | 4.67 | 3.78 | 62 |
| 53 | 10.67 | 10.20 | 9.58 | 8.82 | 8.02 | 7.22 | 6.39 | 5.54 | 4.67 | 3.78 | 2.84 | 63 |
| 54 | 9.92 | 9.42 | 8.78 | 8.01 | 7.19 | 6.38 | 5.54 | 4.67 | 3.78 | 2.84 | 1.85 | 64 |
| 55 | 9.40 | 8.79 | 8.07 | 7.25 | 6.41 | 5.57 | 4.69 | 3.79 | 2.85 | 1.86 | 0.91 | 65 |
| 56 | 8.50 | 7.92 | 7.20 | 6.38 | 5.53 | 4.68 | 3.79 | 2.85 | 1.87 | 0.92 | — | 66 |
| 57 | 7.71 | 7.10 | 6.36 | 5.52 | 4.66 | 3.78 | 2.85 | 1.86 | 0.92 | — | — | 67 |
| 58 | 6.93 | 6.29 | 5.52 | 4.66 | 3.78 | 2.85 | 1.86 | 0.92 | — | — | — | 68 |
| 59 | 6.11 | 5.44 | 4.64 | 3.77 | 2.84 | 1.86 | 0.91 | — | — | — | — | 69 |
| 60 | 5.31 | 4.59 | 3.76 | 2.83 | 1.85 | 0.91 | — | — | — | — | — | 70 |
| 61 | 4.45 | 3.72 | 2.83 | 1.85 | 0.90 | — | — | — | — | — | — | 71 |
| 62 | 3.59 | 2.78 | 1.84 | 0.90 | — | — | — | — | — | — | — | 72 |
| 63 | 2.68 | 1.82 | 0.90 | — | — | — | — | — | — | — | — | 73 |
| 64 | 1.75 | 0.89 | — | — | — | — | — | — | — | — | — | 74 |
| 65 | 0.46 | — | — | — | — | — | — | — | — | — | — | 75 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Death or recovery are not considered beyond NRA.
2. The value $e_{[x]+t}$ at duration $t$ represents the average number of future years a beneficiary will remain on the DI rolls for those originally entitled to disability benefits at entl age [$x$] who have not died or recovered as of attained age [$x$]+$t$. Values are based on continuance experience from **table 22B**, however, entitlement is not considered after conversion to old-age benefits.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.

*The average future years on the DI rolls for attained ages 62 and older are adjusted to reflect less than a full year of DI exposure after attaining age 65 for birth cohorts 1938-42 to account for the phased-in increase in NRA from 65 to 66.*

## Table 25.—Disabled Workers

### *Aggregate Probability of Death or Recovery and Expected Future Time on the Rolls, by Entitlement Age*

(2006-10 Social Security DI disability experience)

| | Male | | | Female | | |
|---|---|---|---|---|---|---|
| Entl age | Probability of death or recovery | Future time on OASDI rolls | Future time on DI rolls | Probability of death or recovery | Future time on OASDI rolls | Future time on DI rolls |
| 16 | 0.036878 | 23.49 | 19.51 | 0.037120 | 26.37 | 21.34 |
| 17 | 0.043076 | 24.23 | 20.37 | 0.039525 | 27.33 | 22.19 |
| 18 | 0.034043 | 24.94 | 20.86 | 0.032128 | 28.14 | 22.64 |
| 19 | 0.028689 | 25.35 | 20.96 | 0.026163 | 28.82 | 22.95 |
| 20 | 0.025461 | 25.53 | 20.90 | 0.024290 | 29.12 | 22.93 |
| 21 | 0.023880 | 25.24 | 20.37 | 0.021865 | 29.12 | 22.62 |
| 22 | 0.024391 | 24.92 | 19.90 | 0.021153 | 28.92 | 22.20 |
| 23 | 0.023571 | 24.53 | 19.36 | 0.021263 | 28.61 | 21.68 |
| 24 | 0.024737 | 24.00 | 18.73 | 0.022050 | 28.22 | 21.16 |
| 25 | 0.026500 | 23.43 | 18.08 | 0.023020 | 27.82 | 20.65 |
| 26 | 0.026980 | 23.07 | 17.67 | 0.022746 | 27.51 | 20.23 |
| 27 | 0.027809 | 22.70 | 17.28 | 0.023694 | 27.17 | 19.81 |
| 28 | 0.028794 | 22.33 | 16.88 | 0.024031 | 26.85 | 19.41 |
| 29 | 0.029524 | 21.94 | 16.47 | 0.024067 | 26.51 | 18.96 |
| 30 | 0.029492 | 21.66 | 16.14 | 0.024267 | 26.17 | 18.56 |
| 31 | 0.030811 | 21.34 | 15.82 | 0.024042 | 25.90 | 18.20 |
| 32 | 0.030845 | 21.06 | 15.55 | 0.024332 | 25.53 | 17.77 |
| 33 | 0.031291 | 20.76 | 15.23 | 0.024307 | 25.27 | 17.43 |
| 34 | 0.032437 | 20.43 | 14.89 | 0.024673 | 24.93 | 17.03 |
| 35 | 0.032877 | 20.10 | 14.54 | 0.024923 | 24.55 | 16.56 |
| 36 | 0.033462 | 19.82 | 14.24 | 0.025234 | 24.14 | 16.08 |
| 37 | 0.034463 | 19.45 | 13.83 | 0.025430 | 23.73 | 15.58 |
| 38 | 0.034387 | 19.16 | 13.46 | 0.025840 | 23.32 | 15.07 |
| 39 | 0.035061 | 18.81 | 13.06 | 0.026598 | 22.86 | 14.52 |
| 40 | 0.036084 | 18.48 | 12.65 | 0.027158 | 22.45 | 14.02 |
| 41 | 0.037063 | 18.10 | 12.23 | 0.027527 | 22.03 | 13.50 |
| 42 | 0.038263 | 17.71 | 11.77 | 0.027940 | 21.57 | 12.98 |
| 43 | 0.039421 | 17.33 | 11.31 | 0.028943 | 21.11 | 12.42 |
| 44 | 0.041131 | 16.93 | 10.85 | 0.029652 | 20.64 | 11.85 |
| 45 | 0.042072 | 16.53 | 10.38 | 0.030434 | 20.16 | 11.30 |
| 46 | 0.043576 | 16.15 | 9.92 | 0.031782 | 19.62 | 10.73 |
| 47 | 0.045579 | 15.72 | 9.45 | 0.032794 | 19.14 | 10.16 |
| 48 | 0.047644 | 15.29 | 8.95 | 0.033767 | 18.61 | 9.61 |
| 49 | 0.048890 | 14.86 | 8.49 | 0.035574 | 18.02 | 9.04 |
| 50 | 0.043951 | 14.97 | 8.36 | 0.031396 | 18.08 | 8.85 |
| 51 | 0.049233 | 14.30 | 7.74 | 0.035796 | 17.22 | 8.12 |
| 52 | 0.050905 | 13.90 | 7.28 | 0.036678 | 16.72 | 7.61 |
| 53 | 0.053458 | 13.47 | 6.77 | 0.038483 | 16.17 | 7.07 |
| 54 | 0.054703 | 13.03 | 6.28 | 0.040393 | 15.61 | 6.52 |
| 55 | 0.049858 | 13.02 | 5.93 | 0.037444 | 15.52 | 6.11 |
| 56 | 0.054550 | 12.46 | 5.37 | 0.042110 | 14.80 | 5.50 |
| 57 | 0.056247 | 12.06 | 4.87 | 0.044062 | 14.30 | 4.97 |
| 58 | 0.058800 | 11.64 | 4.35 | 0.045646 | 13.84 | 4.45 |
| 59 | 0.060864 | 11.26 | 3.86 | 0.047800 | 13.35 | 3.92 |
| 60 | 0.061599 | 10.90 | 3.36 | 0.049252 | 12.92 | 3.41 |
| 61 | 0.065573 | 10.51 | 2.86 | 0.052766 | 12.45 | 2.91 |
| 62 | 0.068755 | 10.17 | 2.37 | 0.056821 | 11.98 | 2.40 |
| 63 | 0.076789 | 9.76 | 1.86 | 0.062044 | 11.50 | 1.89 |
| 64 | 0.084002 | 9.42 | 1.35 | 0.070544 | 11.00 | 1.36 |
| 65 | 0.086951 | 10.56 | 0.45 | 0.076541 | 12.30 | 0.46 |

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits.
2. *Probability of death or recovery* at entl age [*x*] represents the average probability of death or recovery within one year for disability beneficiaries who became entitled at that particular age. Values are derived from the average death probabilities shown in **table 11** and the average recovery probabilities shown in **table 18**.
3. *Future time on OASDI rolls* at entl age [*x*] represents the aggregate expected number of years on the combined DI and OASI rolls for disability beneficiaries who became entitled at that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 23A, 23B** and **9C**. Experience reflects continuing entitlement after NRA.
4. *Future time on DI rolls* at entl age [*x*] represents the aggregate expected number of years on the DI rolls for disability beneficiaries who became entitled at that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 24A** and **24B**. Experience does not reflect continuing entitlement after NRA.

## Table 26.—Disabled Workers

### *Aggregate Probability of Death or Recovery and Expected Future Time on the Rolls, by Attained Age*

(2006-10 Social Security DI disability experience)

| Attained age | Male | | | Female | | |
|---|---|---|---|---|---|---|
| | Probability of death or recovery | Future time on OASDI rolls | Future time on DI rolls | Probability of death or recovery | Future time on OASDI rolls | Future time on DI rolls |
| 16 | 0.013415 | 22.69 | 20.78 | 0.013723 | 26.06 | 23.01 |
| 17 | 0.015647 | 24.31 | 22.13 | 0.016435 | 27.51 | 24.11 |
| 18 | 0.016476 | 25.93 | 23.48 | 0.015219 | 28.86 | 25.10 |
| 19 | 0.017478 | 27.21 | 24.49 | 0.015273 | 30.01 | 25.93 |
| 20 | 0.014927 | 28.12 | 25.19 | 0.013758 | 30.80 | 26.44 |
| 21 | 0.017466 | 28.46 | 25.36 | 0.014914 | 31.20 | 26.61 |
| 22 | 0.021999 | 28.45 | 25.25 | 0.018741 | 31.30 | 26.54 |
| 23 | 0.026280 | 28.41 | 25.09 | 0.021561 | 31.30 | 26.38 |
| 24 | 0.028380 | 28.31 | 24.88 | 0.023469 | 31.24 | 26.17 |
| 25 | 0.030583 | 28.15 | 24.63 | 0.025395 | 31.15 | 25.92 |
| 26 | 0.030319 | 28.03 | 24.39 | 0.026703 | 31.07 | 25.69 |
| 27 | 0.030765 | 27.85 | 24.12 | 0.026010 | 30.97 | 25.43 |
| 28 | 0.031569 | 27.64 | 23.80 | 0.026036 | 30.83 | 25.13 |
| 29 | 0.031375 | 27.41 | 23.47 | 0.025318 | 30.65 | 24.80 |
| 30 | 0.030040 | 27.17 | 23.12 | 0.025444 | 30.42 | 24.42 |
| 31 | 0.030019 | 26.87 | 22.72 | 0.025258 | 30.17 | 24.03 |
| 32 | 0.029982 | 26.56 | 22.30 | 0.025123 | 29.91 | 23.62 |
| 33 | 0.029805 | 26.24 | 21.88 | 0.025227 | 29.64 | 23.19 |
| 34 | 0.030174 | 25.89 | 21.43 | 0.024890 | 29.36 | 22.75 |
| 35 | 0.029978 | 25.55 | 20.98 | 0.024506 | 29.04 | 22.28 |
| 36 | 0.029752 | 25.20 | 20.51 | 0.025006 | 28.70 | 21.79 |
| 37 | 0.029902 | 24.82 | 20.02 | 0.025233 | 28.35 | 21.28 |
| 38 | 0.029595 | 24.44 | 19.52 | 0.024442 | 27.99 | 20.76 |
| 39 | 0.029627 | 24.04 | 19.01 | 0.025315 | 27.59 | 20.21 |
| 40 | 0.029350 | 23.63 | 18.48 | 0.025519 | 27.19 | 19.65 |
| 41 | 0.030327 | 23.19 | 17.92 | 0.025307 | 26.78 | 19.08 |
| 42 | 0.030666 | 22.75 | 17.36 | 0.025635 | 26.36 | 18.49 |
| 43 | 0.030730 | 22.30 | 16.78 | 0.025951 | 25.92 | 17.88 |
| 44 | 0.030820 | 21.83 | 16.18 | 0.025663 | 25.48 | 17.27 |
| 45 | 0.031279 | 21.34 | 15.57 | 0.026037 | 25.01 | 16.63 |
| 46 | 0.032023 | 20.86 | 14.95 | 0.026073 | 24.53 | 15.98 |
| 47 | 0.032896 | 20.36 | 14.31 | 0.026674 | 24.04 | 15.31 |
| 48 | 0.033484 | 19.87 | 13.67 | 0.026641 | 23.56 | 14.64 |
| 49 | 0.033812 | 19.38 | 13.03 | 0.027190 | 23.06 | 13.95 |
| 50 | 0.034287 | 18.94 | 12.41 | 0.025837 | 22.62 | 13.29 |
| 51 | 0.034715 | 18.46 | 11.76 | 0.026284 | 22.10 | 12.57 |
| 52 | 0.035763 | 17.99 | 11.09 | 0.026202 | 21.59 | 11.85 |
| 53 | 0.036636 | 17.51 | 10.41 | 0.026599 | 21.05 | 11.10 |
| 54 | 0.037496 | 17.04 | 9.73 | 0.027033 | 20.51 | 10.34 |
| 55 | 0.037136 | 16.64 | 9.06 | 0.026695 | 20.02 | 9.59 |
| 56 | 0.037711 | 16.20 | 8.35 | 0.026812 | 19.47 | 8.80 |
| 57 | 0.038211 | 15.75 | 7.63 | 0.027225 | 18.92 | 8.00 |
| 58 | 0.038587 | 15.29 | 6.88 | 0.028571 | 18.36 | 7.18 |
| 59 | 0.039657 | 14.83 | 6.11 | 0.028995 | 17.81 | 6.35 |
| 60 | 0.040063 | 14.39 | 5.33 | 0.029533 | 17.26 | 5.51 |
| 61 | 0.041887 | 13.92 | 4.51 | 0.030663 | 16.70 | 4.64 |
| 62 | 0.042886 | 13.46 | 3.67 | 0.031476 | 16.14 | 3.76 |
| 63 | 0.044685 | 12.97 | 2.78 | 0.032409 | 15.58 | 2.83 |
| 64 | 0.045448 | 12.50 | 1.83 | 0.032977 | 15.02 | 1.85 |
| 65 | 0.043749 | 12.05 | 0.89 | 0.030234 | 14.49 | 0.91 |
| 66 | 0.047022 | 11.58 | — | 0.033021 | 13.93 | — |
| 67 | 0.048966 | 11.13 | — | 0.034283 | 13.39 | — |
| 68 | 0.052007 | 10.68 | — | 0.036572 | 12.85 | — |
| 69 | 0.055270 | 10.24 | — | 0.038575 | 12.32 | — |
| 70 | 0.058141 | 9.81 | — | 0.041394 | 11.80 | — |
| 71 | 0.061653 | 9.39 | — | 0.044179 | 11.28 | — |
| 72 | 0.065626 | 8.97 | — | 0.047009 | 10.79 | — |
| 73 | 0.069228 | 8.56 | — | 0.050414 | 10.29 | — |
| 74 | 0.073835 | 8.16 | — | 0.053425 | 9.81 | — |
| 75 | 0.079210 | 7.77 | — | 0.057985 | 9.34 | — |

Notes:

1. *Attained age* calculated as sum of entitlement age and duration.
2. *Probability of death or recovery* at attained age *x* represents the average probability of death or recovery within one year for disability beneficiaries who have attained that particular age. Values are derived from the average death probabilities shown in **table 12** and the average recovery probabilities shown in **table 19**. See **table 7C** for attained ages beyond age 75.
3. *Future time on OASDI rolls* at attained age *x* represents the aggregate expected number of years on the combined DI and OASI rolls for disability beneficiaries who have attained that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 23A** and **23B**. See **table 9C** for attained ages beyond age 75. Experience reflects continuing entitlement after NRA.
4. *Future time on DI rolls* at attained age *x* represents the aggregate expected number of years on the DI rolls for disability beneficiaries who have attained that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 24A** and **24B**. Experience does not reflect continuing entitlement after NRA.

## Table 27.—Disabled Workers

### *Aggregate Probability of Death or Recovery and Expected Future Time on the Rolls, by Duration*

(2006-10 Social Security DI disability experience)

| | Male | | | Female | | |
|---|---|---|---|---|---|---|
| Duration | Probability of death or recovery | Future time on OASDI rolls | Future time on DI rolls | Probability of death or recovery | Future time on OASDI rolls | Future time on DI rolls |
| 0 | 0.059238 | 18.20 | 11.60 | 0.045422 | 22.01 | 13.04 |
| 1 | 0.044540 | 18.39 | 11.46 | 0.036050 | 22.12 | 12.79 |
| 2 | 0.034114 | 18.27 | 11.17 | 0.025908 | 22.00 | 12.46 |
| 3 | 0.032801 | 17.96 | 10.82 | 0.023442 | 21.66 | 12.07 |
| 4 | 0.037147 | 17.64 | 10.59 | 0.027183 | 21.28 | 11.75 |
| 5 | 0.037309 | 17.39 | 10.53 | 0.026722 | 20.97 | 11.55 |
| 6 | 0.037770 | 17.11 | 10.53 | 0.026990 | 20.60 | 11.38 |
| 7 | 0.038546 | 16.80 | 10.49 | 0.027548 | 20.17 | 11.15 |
| 8 | 0.039277 | 16.45 | 10.42 | 0.027955 | 19.70 | 10.90 |
| 9 | 0.040522 | 16.07 | 10.31 | 0.028423 | 19.20 | 10.63 |
| 10 | 0.041767 | 15.67 | 10.20 | 0.029205 | 18.70 | 10.36 |
| 11 | 0.042633 | 15.26 | 10.21 | 0.030431 | 18.21 | 10.23 |
| 12 | 0.043878 | 14.92 | 10.13 | 0.030689 | 17.79 | 10.08 |
| 13 | 0.044661 | 14.65 | 10.08 | 0.032098 | 17.42 | 9.98 |
| 14 | 0.045880 | 14.42 | 10.08 | 0.032467 | 17.07 | 9.93 |
| 15 | 0.045913 | 14.21 | 10.07 | 0.034077 | 16.73 | 9.91 |
| 16 | 0.047469 | 14.00 | 10.12 | 0.034665 | 16.37 | 9.94 |
| 17 | 0.048375 | 13.76 | 10.02 | 0.036113 | 15.99 | 9.84 |
| 18 | 0.050006 | 13.48 | 9.88 | 0.037964 | 15.55 | 9.69 |
| 19 | 0.052000 | 13.19 | 9.72 | 0.040829 | 15.11 | 9.55 |
| 20 | 0.055108 | 12.90 | 9.57 | 0.043546 | 14.64 | 9.38 |
| 21 | 0.057119 | 12.68 | 9.44 | 0.046318 | 14.23 | 9.25 |
| 22 | 0.059590 | 12.52 | 9.31 | 0.049691 | 13.88 | 9.15 |
| 23 | 0.061376 | 12.39 | 9.18 | 0.051366 | 13.61 | 9.06 |
| 24 | 0.062967 | 12.23 | 9.04 | 0.054580 | 13.30 | 8.97 |
| 25 | 0.066832 | 11.97 | 8.85 | 0.058112 | 12.86 | 8.84 |
| 26 | 0.069516 | 11.64 | 8.65 | 0.062691 | 12.31 | 8.68 |
| 27 | 0.074659 | 11.27 | 8.39 | 0.067350 | 11.71 | 8.46 |
| 28 | 0.078296 | 10.88 | 8.08 | 0.073690 | 11.10 | 8.19 |
| 29 | 0.081969 | 10.54 | 7.72 | 0.077767 | 10.54 | 7.84 |
| 30 | 0.084260 | 10.29 | 7.37 | 0.082259 | 10.10 | 7.48 |
| 31 | 0.087871 | 10.10 | 7.03 | 0.088326 | 9.75 | 7.14 |
| 32 | 0.085607 | 9.94 | 6.68 | 0.094921 | 9.43 | 6.75 |
| 33 | 0.087608 | 9.78 | 6.31 | 0.095795 | 9.15 | 6.33 |
| 34 | 0.091972 | 9.63 | 5.94 | 0.099871 | 8.92 | 5.92 |
| 35 | 0.089801 | 9.51 | 5.55 | 0.101635 | 8.74 | 5.47 |
| 36 | 0.090712 | 9.41 | 5.20 | 0.105532 | 8.58 | 5.02 |
| 37 | 0.091620 | 9.34 | 4.84 | 0.105110 | 8.51 | 4.53 |
| 38 | 0.089516 | 9.28 | 4.36 | 0.107019 | 8.51 | 4.01 |
| 39 | 0.094001 | 8.99 | 3.88 | 0.105032 | 8.33 | 3.51 |
| 40 | 0.099338 | 8.62 | 3.35 | 0.111478 | 8.02 | 3.04 |

Notes:

1. *Duration* measured in years since entitlement.
2. *Probability of death or recovery* at duration *t* represents the average probability of death or recovery during the (*t*+1) year of entitlement to benefits. Values are derived from the average death probabilities shown in **table 13** and the average recovery probabilities shown in **table 20**.
3. *Future time on OASDI rolls* at duration *t* represents the aggregate expected number of years on the combined DI and OASI rolls for disability beneficiaries who have not died or recovered after *t* years. Values are exposure-weighted averages of expected future times across all ages from **tables 23A**, **23B** and **9C**. Experience reflects continuing entitlement after NRA.
4. *Future time on DI rolls* at duration *t* represents the aggregate expected number of years on the DI rolls for disability beneficiaries who have not died or recovered after *t* years. Values are exposure-weighted averages of expected future times across all ages from **tables 24A** and **24B**. Experience does not reflect continuing entitlement after NRA.

# ANNUITY TABLES

## Table 28A.—Male Disabled Workers

***Annual Life Annuity Due (excluding possibility of recovery prior to NRA)***[1]

(2006-10 Social Security DI disability experience)

| Entl | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| age | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 35.220 | 31.560 | 28.478 | 25.864 | 23.632 | 21.713 | 20.054 | 18.610 | 17.346 | 16.233 | 15.249 | 14.373 | 13.591 | 12.889 | 12.256 | 11.683 | 11.163 |
| 17 | 34.638 | 31.085 | 28.087 | 25.539 | 23.359 | 21.483 | 19.857 | 18.440 | 17.198 | 16.103 | 15.134 | 14.271 | 13.499 | 12.806 | 12.180 | 11.614 | 11.099 |
| 18 | 34.057 | 30.611 | 27.697 | 25.215 | 23.088 | 21.253 | 19.661 | 18.272 | 17.052 | 15.976 | 15.022 | 14.172 | 13.410 | 12.726 | 12.108 | 11.549 | 11.039 |
| 19 | 33.548 | 30.201 | 27.362 | 24.941 | 22.861 | 21.064 | 19.502 | 18.136 | 16.936 | 15.876 | 14.935 | 14.096 | 13.344 | 12.667 | 12.056 | 11.501 | 10.997 |
| 20 | 33.044 | 29.794 | 27.032 | 24.670 | 22.638 | 20.879 | 19.348 | 18.007 | 16.827 | 15.783 | 14.856 | 14.028 | 13.285 | 12.616 | 12.011 | 11.462 | 10.962 |
| 21 | 32.510 | 29.358 | 26.673 | 24.373 | 22.390 | 20.670 | 19.171 | 17.856 | 16.697 | 15.671 | 14.758 | 13.941 | 13.209 | 12.548 | 11.950 | 11.407 | 10.913 |
| 22 | 31.824 | 28.785 | 26.192 | 23.965 | 22.041 | 20.370 | 18.910 | 17.628 | 16.497 | 15.494 | 14.600 | 13.801 | 13.082 | 12.433 | 11.846 | 11.312 | 10.825 |
| 23 | 31.320 | 28.373 | 25.852 | 23.683 | 21.806 | 20.172 | 18.743 | 17.486 | 16.375 | 15.388 | 14.508 | 13.720 | 13.011 | 12.371 | 11.790 | 11.262 | 10.781 |
| 24 | 30.558 | 27.730 | 25.306 | 23.215 | 21.403 | 19.822 | 18.437 | 17.217 | 16.137 | 15.177 | 14.319 | 13.550 | 12.857 | 12.231 | 11.663 | 11.146 | 10.674 |
| 25 | 29.772 | 27.062 | 24.733 | 22.720 | 20.971 | 19.444 | 18.103 | 16.921 | 15.872 | 14.939 | 14.104 | 13.355 | 12.679 | 12.068 | 11.513 | 11.007 | 10.545 |
| 26 | 29.082 | 26.478 | 24.236 | 22.295 | 20.605 | 19.126 | 17.825 | 16.676 | 15.656 | 14.747 | 13.932 | 13.200 | 12.540 | 11.942 | 11.398 | 10.902 | 10.448 |
| 27 | 28.456 | 25.951 | 23.788 | 21.912 | 20.275 | 18.840 | 17.576 | 16.458 | 15.464 | 14.576 | 13.780 | 13.064 | 12.417 | 11.830 | 11.297 | 10.810 | 10.364 |
| 28 | 27.896 | 25.480 | 23.390 | 21.573 | 19.985 | 18.590 | 17.359 | 16.268 | 15.297 | 14.429 | 13.650 | 12.948 | 12.313 | 11.737 | 11.212 | 10.733 | 10.294 |
| 29 | 27.383 | 25.052 | 23.030 | 21.269 | 19.726 | 18.369 | 17.170 | 16.105 | 15.156 | 14.306 | 13.543 | 12.854 | 12.230 | 11.663 | 11.147 | 10.675 | 10.242 |
| 30 | 26.832 | 24.585 | 22.633 | 20.928 | 19.433 | 18.114 | 16.947 | 15.910 | 14.983 | 14.153 | 13.406 | 12.731 | 12.119 | 11.563 | 11.056 | 10.591 | 10.165 |
| 31 | 26.225 | 24.068 | 22.190 | 20.546 | 19.101 | 17.826 | 16.694 | 15.687 | 14.786 | 13.977 | 13.249 | 12.590 | 11.992 | 11.448 | 10.951 | 10.496 | 10.078 |
| 32 | 25.767 | 23.683 | 21.864 | 20.270 | 18.865 | 17.623 | 16.520 | 15.535 | 14.654 | 13.862 | 13.147 | 12.500 | 11.912 | 11.377 | 10.888 | 10.439 | 10.027 |
| 33 | 25.309 | 23.297 | 21.537 | 19.991 | 18.627 | 17.418 | 16.342 | 15.381 | 14.519 | 13.743 | 13.043 | 12.408 | 11.830 | 11.304 | 10.822 | 10.380 | 9.973 |
| 34 | 24.715 | 22.786 | 21.095 | 19.607 | 18.291 | 17.122 | 16.081 | 15.149 | 14.312 | 13.558 | 12.876 | 12.257 | 11.693 | 11.179 | 10.707 | 10.275 | 9.876 |
| 35 | 24.232 | 22.374 | 20.743 | 19.304 | 18.029 | 16.895 | 15.883 | 14.975 | 14.159 | 13.423 | 12.756 | 12.150 | 11.597 | 11.093 | 10.630 | 10.205 | 9.813 |
| 36 | 23.748 | 21.961 | 20.387 | 18.996 | 17.762 | 16.662 | 15.678 | 14.795 | 14.000 | 13.281 | 12.629 | 12.037 | 11.496 | 11.001 | 10.546 | 10.129 | 9.743 |
| 37 | 23.128 | 21.421 | 19.915 | 18.581 | 17.395 | 16.336 | 15.387 | 14.535 | 13.765 | 13.069 | 12.437 | 11.861 | 11.335 | 10.853 | 10.410 | 10.003 | 9.627 |
| 38 | 22.670 | 21.028 | 19.576 | 18.288 | 17.140 | 16.113 | 15.192 | 14.362 | 13.612 | 12.933 | 12.315 | 11.752 | 11.237 | 10.765 | 10.331 | 9.931 | 9.561 |
| 39 | 22.209 | 20.632 | 19.234 | 17.991 | 16.881 | 15.887 | 14.993 | 14.187 | 13.458 | 12.796 | 12.193 | 11.643 | 11.139 | 10.677 | 10.251 | 9.858 | 9.495 |
| 40 | 21.654 | 20.146 | 18.807 | 17.614 | 16.547 | 15.589 | 14.727 | 13.947 | 13.241 | 12.600 | 12.015 | 11.480 | 10.990 | 10.540 | 10.125 | 9.742 | 9.387 |
| 41 | 21.082 | 19.644 | 18.365 | 17.223 | 16.199 | 15.278 | 14.448 | 13.697 | 13.015 | 12.395 | 11.828 | 11.310 | 10.834 | 10.396 | 9.992 | 9.619 | 9.273 |
| 42 | 20.464 | 19.097 | 17.879 | 16.789 | 15.810 | 14.929 | 14.132 | 13.410 | 12.754 | 12.156 | 11.609 | 11.108 | 10.648 | 10.224 | 9.833 | 9.470 | 9.134 |
| 43 | 19.956 | 18.652 | 17.486 | 16.441 | 15.501 | 14.653 | 13.885 | 13.188 | 12.554 | 11.975 | 11.445 | 10.958 | 10.511 | 10.098 | 9.717 | 9.364 | 9.036 |
| 44 | 19.374 | 18.136 | 17.028 | 16.032 | 15.134 | 14.323 | 13.587 | 12.918 | 12.308 | 11.750 | 11.239 | 10.769 | 10.337 | 9.937 | 9.568 | 9.225 | 8.907 |
| 45 | 18.887 | 17.706 | 16.646 | 15.692 | 14.831 | 14.051 | 13.342 | 12.697 | 12.108 | 11.568 | 11.073 | 10.618 | 10.198 | 9.809 | 9.450 | 9.116 | 8.806 |
| 46 | 18.368 | 17.245 | 16.235 | 15.324 | 14.500 | 13.752 | 13.072 | 12.451 | 11.883 | 11.363 | 10.885 | 10.444 | 10.038 | 9.661 | 9.312 | 8.988 | 8.686 |
| 47 | 17.780 | 16.718 | 15.760 | 14.895 | 14.111 | 13.398 | 12.748 | 12.155 | 11.611 | 11.112 | 10.652 | 10.229 | 9.837 | 9.474 | 9.137 | 8.824 | 8.532 |
| 48 | 17.249 | 16.242 | 15.332 | 14.508 | 13.760 | 13.078 | 12.457 | 11.887 | 11.365 | 10.885 | 10.443 | 10.035 | 9.657 | 9.306 | 8.980 | 8.677 | 8.394 |
| 49 | 16.851 | 15.888 | 15.017 | 14.227 | 13.508 | 12.852 | 12.253 | 11.703 | 11.198 | 10.733 | 10.304 | 9.908 | 9.540 | 9.199 | 8.881 | 8.585 | 8.309 |
| 50 | 17.116 | 16.154 | 15.282 | 14.490 | 13.767 | 13.108 | 12.503 | 11.948 | 11.438 | 10.968 | 10.533 | 10.130 | 9.757 | 9.410 | 9.087 | 8.786 | 8.504 |
| 51 | 16.346 | 15.452 | 14.639 | 13.899 | 13.224 | 12.605 | 12.038 | 11.516 | 11.036 | 10.592 | 10.181 | 9.801 | 9.447 | 9.118 | 8.811 | 8.525 | 8.257 |
| 52 | 15.894 | 15.045 | 14.272 | 13.567 | 12.921 | 12.330 | 11.786 | 11.285 | 10.823 | 10.396 | 10.000 | 9.633 | 9.291 | 8.973 | 8.676 | 8.398 | 8.138 |
| 53 | 15.409 | 14.606 | 13.874 | 13.205 | 12.591 | 12.028 | 11.509 | 11.031 | 10.589 | 10.179 | 9.799 | 9.446 | 9.118 | 8.811 | 8.524 | 8.256 | 8.005 |
| 54 | 15.073 | 14.307 | 13.606 | 12.965 | 12.376 | 11.834 | 11.334 | 10.872 | 10.445 | 10.049 | 9.680 | 9.338 | 9.018 | 8.720 | 8.441 | 8.179 | 7.934 |
| 55 | 15.338 | 14.571 | 13.869 | 13.224 | 12.631 | 12.085 | 11.580 | 11.113 | 10.680 | 10.278 | 9.905 | 9.556 | 9.231 | 8.928 | 8.643 | 8.376 | 8.126 |
| 56 | 14.737 | 14.020 | 13.363 | 12.759 | 12.201 | 11.687 | 11.211 | 10.771 | 10.361 | 9.981 | 9.626 | 9.296 | 8.986 | 8.697 | 8.426 | 8.171 | 7.932 |
| 57 | 14.358 | 13.678 | 13.053 | 12.477 | 11.946 | 11.454 | 10.999 | 10.576 | 10.183 | 9.817 | 9.475 | 9.156 | 8.858 | 8.578 | 8.315 | 8.069 | 7.836 |
| 58 | 13.899 | 13.260 | 12.670 | 12.126 | 11.623 | 11.157 | 10.724 | 10.322 | 9.947 | 9.598 | 9.272 | 8.966 | 8.680 | 8.412 | 8.160 | 7.922 | 7.699 |
| 59 | 13.586 | 12.977 | 12.415 | 11.895 | 11.413 | 10.966 | 10.550 | 10.163 | 9.802 | 9.465 | 9.150 | 8.854 | 8.577 | 8.316 | 8.071 | 7.841 | 7.623 |
| 60 | 13.323 | 12.741 | 12.203 | 11.704 | 11.241 | 10.811 | 10.410 | 10.036 | 9.687 | 9.361 | 9.055 | 8.768 | 8.499 | 8.246 | 8.007 | 7.782 | 7.569 |
| 61 | 12.763 | 12.223 | 11.722 | 11.258 | 10.826 | 10.423 | 10.048 | 9.698 | 9.370 | 9.063 | 8.775 | 8.504 | 8.249 | 8.010 | 7.784 | 7.570 | 7.369 |
| 62 | 12.215 | 11.715 | 11.250 | 10.819 | 10.416 | 10.041 | 9.691 | 9.363 | 9.055 | 8.767 | 8.496 | 8.241 | 8.001 | 7.775 | 7.561 | 7.359 | 7.168 |
| 63 | 11.364 | 10.919 | 10.505 | 10.119 | 9.759 | 9.423 | 9.108 | 8.812 | 8.535 | 8.274 | 8.029 | 7.798 | 7.580 | 7.374 | 7.179 | 6.995 | 6.821 |
| 64 | 10.618 | 10.220 | 9.849 | 9.502 | 9.178 | 8.875 | 8.590 | 8.322 | 8.071 | 7.834 | 7.611 | 7.400 | 7.201 | 7.013 | 6.834 | 6.666 | 6.505 |
| 65 | 10.177 | 9.809 | 9.465 | 9.143 | 8.842 | 8.559 | 8.293 | 8.043 | 7.807 | 7.585 | 7.376 | 7.178 | 6.990 | 6.813 | 6.645 | 6.485 | 6.333 |

[1]Present value of annual payments of $1 made at the **beginning** of each year of disability entitlement and continuing beyond NRA. Entitlement ends upon death of the beneficiary (recovery is not considered prior to NRA). Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **tables 8A** and **8C**.

## Table 28B.—Male Disabled Workers

***Annual Life Annuity Immediate (excluding possibility of recovery prior to NRA)***[1]

(2006-10 Social Security DI disability experience)

| Entl age | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 34.220 | 30.560 | 27.478 | 24.864 | 22.632 | 20.713 | 19.054 | 17.610 | 16.346 | 15.233 | 14.249 | 13.373 | 12.591 | 11.889 | 11.256 | 10.683 | 10.163 |
| 17 | 33.638 | 30.085 | 27.087 | 24.539 | 22.359 | 20.483 | 18.857 | 17.440 | 16.198 | 15.103 | 14.134 | 13.271 | 12.499 | 11.806 | 11.180 | 10.614 | 10.099 |
| 18 | 33.057 | 29.611 | 26.697 | 24.215 | 22.088 | 20.253 | 18.661 | 17.272 | 16.052 | 14.976 | 14.022 | 13.172 | 12.410 | 11.726 | 11.108 | 10.549 | 10.039 |
| 19 | 32.548 | 29.201 | 26.362 | 23.941 | 21.861 | 20.064 | 18.502 | 17.136 | 15.936 | 14.876 | 13.935 | 13.096 | 12.344 | 11.667 | 11.056 | 10.501 | 9.997 |
| 20 | 32.044 | 28.794 | 26.032 | 23.670 | 21.638 | 19.879 | 18.348 | 17.007 | 15.827 | 14.783 | 13.856 | 13.028 | 12.285 | 11.616 | 11.011 | 10.462 | 9.962 |
| 21 | 31.510 | 28.358 | 25.673 | 23.373 | 21.390 | 19.670 | 18.171 | 16.856 | 15.697 | 14.671 | 13.758 | 12.941 | 12.209 | 11.548 | 10.950 | 10.407 | 9.913 |
| 22 | 30.824 | 27.785 | 25.192 | 22.965 | 21.041 | 19.370 | 17.910 | 16.628 | 15.497 | 14.494 | 13.600 | 12.801 | 12.082 | 11.433 | 10.846 | 10.312 | 9.825 |
| 23 | 30.320 | 27.373 | 24.852 | 22.683 | 20.806 | 19.172 | 17.743 | 16.486 | 15.375 | 14.388 | 13.508 | 12.720 | 12.011 | 11.371 | 10.790 | 10.262 | 9.781 |
| 24 | 29.558 | 26.730 | 24.306 | 22.215 | 20.403 | 18.822 | 17.437 | 16.217 | 15.137 | 14.177 | 13.319 | 12.550 | 11.857 | 11.231 | 10.663 | 10.146 | 9.674 |
| 25 | 28.772 | 26.062 | 23.733 | 21.720 | 19.971 | 18.444 | 17.103 | 15.921 | 14.872 | 13.939 | 13.104 | 12.355 | 11.679 | 11.068 | 10.513 | 10.007 | 9.545 |
| 26 | 28.082 | 25.478 | 23.236 | 21.295 | 19.605 | 18.126 | 16.825 | 15.676 | 14.656 | 13.747 | 12.932 | 12.200 | 11.540 | 10.942 | 10.398 | 9.902 | 9.448 |
| 27 | 27.456 | 24.951 | 22.788 | 20.912 | 19.275 | 17.840 | 16.576 | 15.458 | 14.464 | 13.576 | 12.780 | 12.064 | 11.417 | 10.830 | 10.297 | 9.810 | 9.364 |
| 28 | 26.896 | 24.480 | 22.390 | 20.573 | 18.985 | 17.590 | 16.359 | 15.268 | 14.297 | 13.429 | 12.650 | 11.948 | 11.313 | 10.737 | 10.212 | 9.733 | 9.294 |
| 29 | 26.383 | 24.052 | 22.030 | 20.269 | 18.726 | 17.369 | 16.170 | 15.105 | 14.156 | 13.306 | 12.543 | 11.854 | 11.230 | 10.663 | 10.147 | 9.675 | 9.242 |
| 30 | 25.832 | 23.585 | 21.633 | 19.928 | 18.433 | 17.114 | 15.947 | 14.910 | 13.983 | 13.153 | 12.406 | 11.731 | 11.119 | 10.563 | 10.056 | 9.591 | 9.165 |
| 31 | 25.225 | 23.068 | 21.190 | 19.546 | 18.101 | 16.826 | 15.694 | 14.687 | 13.786 | 12.977 | 12.249 | 11.590 | 10.992 | 10.448 | 9.951 | 9.496 | 9.078 |
| 32 | 24.767 | 22.683 | 20.864 | 19.270 | 17.865 | 16.623 | 15.520 | 14.535 | 13.654 | 12.862 | 12.147 | 11.500 | 10.912 | 10.377 | 9.888 | 9.439 | 9.027 |
| 33 | 24.309 | 22.297 | 20.537 | 18.991 | 17.627 | 16.418 | 15.342 | 14.381 | 13.519 | 12.743 | 12.043 | 11.408 | 10.830 | 10.304 | 9.822 | 9.380 | 8.973 |
| 34 | 23.715 | 21.786 | 20.095 | 18.607 | 17.291 | 16.122 | 15.081 | 14.149 | 13.312 | 12.558 | 11.876 | 11.257 | 10.693 | 10.179 | 9.707 | 9.275 | 8.876 |
| 35 | 23.232 | 21.374 | 19.743 | 18.304 | 17.029 | 15.895 | 14.883 | 13.975 | 13.159 | 12.423 | 11.756 | 11.150 | 10.597 | 10.093 | 9.630 | 9.205 | 8.813 |
| 36 | 22.748 | 20.961 | 19.387 | 17.996 | 16.762 | 15.662 | 14.678 | 13.795 | 13.000 | 12.281 | 11.629 | 11.037 | 10.496 | 10.001 | 9.546 | 9.129 | 8.743 |
| 37 | 22.128 | 20.421 | 18.915 | 17.581 | 16.395 | 15.336 | 14.387 | 13.535 | 12.765 | 12.069 | 11.437 | 10.861 | 10.335 | 9.853 | 9.410 | 9.003 | 8.627 |
| 38 | 21.670 | 20.028 | 18.576 | 17.288 | 16.140 | 15.113 | 14.192 | 13.362 | 12.612 | 11.933 | 11.315 | 10.752 | 10.237 | 9.765 | 9.331 | 8.931 | 8.561 |
| 39 | 21.209 | 19.632 | 18.234 | 16.991 | 15.881 | 14.887 | 13.993 | 13.187 | 12.458 | 11.796 | 11.193 | 10.643 | 10.139 | 9.677 | 9.251 | 8.858 | 8.495 |
| 40 | 20.654 | 19.146 | 17.807 | 16.614 | 15.547 | 14.589 | 13.727 | 12.947 | 12.241 | 11.600 | 11.015 | 10.480 | 9.990 | 9.540 | 9.125 | 8.742 | 8.387 |
| 41 | 20.082 | 18.644 | 17.365 | 16.223 | 15.199 | 14.278 | 13.448 | 12.697 | 12.015 | 11.395 | 10.828 | 10.310 | 9.834 | 9.396 | 8.992 | 8.619 | 8.273 |
| 42 | 19.464 | 18.097 | 16.879 | 15.789 | 14.810 | 13.929 | 13.132 | 12.410 | 11.754 | 11.156 | 10.609 | 10.108 | 9.648 | 9.224 | 8.833 | 8.470 | 8.134 |
| 43 | 18.956 | 17.652 | 16.486 | 15.441 | 14.501 | 13.653 | 12.885 | 12.188 | 11.554 | 10.975 | 10.445 | 9.958 | 9.511 | 9.098 | 8.717 | 8.364 | 8.036 |
| 44 | 18.374 | 17.136 | 16.028 | 15.032 | 14.134 | 13.323 | 12.587 | 11.918 | 11.308 | 10.750 | 10.239 | 9.769 | 9.337 | 8.937 | 8.568 | 8.225 | 7.907 |
| 45 | 17.887 | 16.706 | 15.646 | 14.692 | 13.831 | 13.051 | 12.342 | 11.697 | 11.108 | 10.568 | 10.073 | 9.618 | 9.198 | 8.809 | 8.450 | 8.116 | 7.806 |
| 46 | 17.368 | 16.245 | 15.235 | 14.324 | 13.500 | 12.752 | 12.072 | 11.451 | 10.883 | 10.363 | 9.885 | 9.444 | 9.038 | 8.661 | 8.312 | 7.988 | 7.686 |
| 47 | 16.780 | 15.718 | 14.760 | 13.895 | 13.111 | 12.398 | 11.748 | 11.155 | 10.611 | 10.112 | 9.652 | 9.229 | 8.837 | 8.474 | 8.137 | 7.824 | 7.532 |
| 48 | 16.249 | 15.242 | 14.332 | 13.508 | 12.760 | 12.078 | 11.457 | 10.887 | 10.365 | 9.885 | 9.443 | 9.035 | 8.657 | 8.306 | 7.980 | 7.677 | 7.394 |
| 49 | 15.851 | 14.888 | 14.017 | 13.227 | 12.508 | 11.852 | 11.253 | 10.703 | 10.198 | 9.733 | 9.304 | 8.908 | 8.540 | 8.199 | 7.881 | 7.585 | 7.309 |
| 50 | 16.116 | 15.154 | 14.282 | 13.490 | 12.767 | 12.108 | 11.503 | 10.948 | 10.438 | 9.968 | 9.533 | 9.130 | 8.757 | 8.410 | 8.087 | 7.786 | 7.504 |
| 51 | 15.346 | 14.452 | 13.639 | 12.899 | 12.224 | 11.605 | 11.038 | 10.516 | 10.036 | 9.592 | 9.181 | 8.801 | 8.447 | 8.118 | 7.811 | 7.525 | 7.257 |
| 52 | 14.894 | 14.045 | 13.272 | 12.567 | 11.921 | 11.330 | 10.786 | 10.285 | 9.823 | 9.396 | 9.000 | 8.633 | 8.291 | 7.973 | 7.676 | 7.398 | 7.138 |
| 53 | 14.409 | 13.606 | 12.874 | 12.205 | 11.591 | 11.028 | 10.509 | 10.031 | 9.589 | 9.179 | 8.799 | 8.446 | 8.118 | 7.811 | 7.524 | 7.256 | 7.005 |
| 54 | 14.073 | 13.307 | 12.606 | 11.965 | 11.376 | 10.834 | 10.334 | 9.872 | 9.445 | 9.049 | 8.680 | 8.338 | 8.018 | 7.720 | 7.441 | 7.179 | 6.934 |
| 55 | 14.338 | 13.571 | 12.869 | 12.224 | 11.631 | 11.085 | 10.580 | 10.113 | 9.680 | 9.278 | 8.905 | 8.556 | 8.231 | 7.928 | 7.643 | 7.376 | 7.126 |
| 56 | 13.737 | 13.020 | 12.363 | 11.759 | 11.201 | 10.687 | 10.211 | 9.771 | 9.361 | 8.981 | 8.626 | 8.296 | 7.986 | 7.697 | 7.426 | 7.171 | 6.932 |
| 57 | 13.358 | 12.678 | 12.053 | 11.477 | 10.946 | 10.454 | 9.999 | 9.576 | 9.183 | 8.817 | 8.475 | 8.156 | 7.858 | 7.578 | 7.315 | 7.069 | 6.836 |
| 58 | 12.899 | 12.260 | 11.670 | 11.126 | 10.623 | 10.157 | 9.724 | 9.322 | 8.947 | 8.598 | 8.272 | 7.966 | 7.680 | 7.412 | 7.160 | 6.922 | 6.699 |
| 59 | 12.586 | 11.977 | 11.415 | 10.895 | 10.413 | 9.966 | 9.550 | 9.163 | 8.802 | 8.465 | 8.150 | 7.854 | 7.577 | 7.316 | 7.071 | 6.841 | 6.623 |
| 60 | 12.323 | 11.741 | 11.203 | 10.704 | 10.241 | 9.811 | 9.410 | 9.036 | 8.687 | 8.361 | 8.055 | 7.768 | 7.499 | 7.246 | 7.007 | 6.782 | 6.569 |
| 61 | 11.763 | 11.223 | 10.722 | 10.258 | 9.826 | 9.423 | 9.048 | 8.698 | 8.370 | 8.063 | 7.775 | 7.504 | 7.249 | 7.010 | 6.784 | 6.570 | 6.369 |
| 62 | 11.215 | 10.715 | 10.250 | 9.819 | 9.416 | 9.041 | 8.691 | 8.363 | 8.055 | 7.767 | 7.496 | 7.241 | 7.001 | 6.775 | 6.561 | 6.359 | 6.168 |
| 63 | 10.364 | 9.919 | 9.505 | 9.119 | 8.759 | 8.423 | 8.108 | 7.812 | 7.535 | 7.274 | 7.029 | 6.798 | 6.580 | 6.374 | 6.179 | 5.995 | 5.821 |
| 64 | 9.618 | 9.220 | 8.849 | 8.502 | 8.178 | 7.875 | 7.590 | 7.322 | 7.071 | 6.834 | 6.611 | 6.400 | 6.201 | 6.013 | 5.834 | 5.666 | 5.505 |
| 65 | 9.177 | 8.809 | 8.465 | 8.143 | 7.842 | 7.559 | 7.293 | 7.043 | 6.807 | 6.585 | 6.376 | 6.178 | 5.990 | 5.813 | 5.645 | 5.485 | 5.333 |

[1]Present value of annual payments of $1 made at the **end** of each year of disability entitlement and continuing beyond NRA. Entitlement ends upon death of the beneficiary (recovery is not considered prior to NRA). Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **tables 8A** and **8C**.

## Table 28C.—Male Disabled Workers

***Monthly Life Annuity Due (excluding possibility of recovery prior to NRA)***[1]

(2006-10 Social Security DI disability experience)

| Entl age | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 417.124 | 373.195 | 336.202 | 304.829 | 278.040 | 255.014 | 235.096 | 217.763 | 202.590 | 189.235 | 177.417 | 166.907 | 157.515 | 149.085 | 141.486 | 134.609 | 128.360 |
| 17 | 410.134 | 367.498 | 331.514 | 300.934 | 274.773 | 252.248 | 232.732 | 215.724 | 200.816 | 187.678 | 176.040 | 165.679 | 156.414 | 148.090 | 140.581 | 133.781 | 127.598 |
| 18 | 403.162 | 361.812 | 326.834 | 297.048 | 271.517 | 249.496 | 230.386 | 213.707 | 199.067 | 186.151 | 174.695 | 164.488 | 155.350 | 147.134 | 139.717 | 132.995 | 126.881 |
| 19 | 397.065 | 356.885 | 322.821 | 293.753 | 268.789 | 247.219 | 228.471 | 212.082 | 197.679 | 184.955 | 173.657 | 163.580 | 154.550 | 146.425 | 139.084 | 132.426 | 126.366 |
| 20 | 391.016 | 352.003 | 318.854 | 290.507 | 266.116 | 245.003 | 226.621 | 210.529 | 196.367 | 183.839 | 172.703 | 162.759 | 153.841 | 145.808 | 138.545 | 131.953 | 125.949 |
| 21 | 384.608 | 346.772 | 314.551 | 286.941 | 263.138 | 242.497 | 224.497 | 208.715 | 194.806 | 182.487 | 171.524 | 161.725 | 152.926 | 144.995 | 137.818 | 131.300 | 125.358 |
| 22 | 376.369 | 339.898 | 308.770 | 282.040 | 258.950 | 238.892 | 221.372 | 205.986 | 192.408 | 180.365 | 169.636 | 160.034 | 151.405 | 143.619 | 136.567 | 130.157 | 124.311 |
| 23 | 370.328 | 334.956 | 304.699 | 278.662 | 256.129 | 236.520 | 219.362 | 204.273 | 190.938 | 179.096 | 168.532 | 159.069 | 150.556 | 142.868 | 135.899 | 129.559 | 123.773 |
| 24 | 361.183 | 327.242 | 298.142 | 273.050 | 251.290 | 232.318 | 215.691 | 201.045 | 188.082 | 176.555 | 166.260 | 157.026 | 148.710 | 141.193 | 134.373 | 128.163 | 122.491 |
| 25 | 351.752 | 319.217 | 291.262 | 267.105 | 246.116 | 227.783 | 211.689 | 197.491 | 184.906 | 173.700 | 163.679 | 154.682 | 146.570 | 139.231 | 132.566 | 126.492 | 120.941 |
| 26 | 343.467 | 312.218 | 285.307 | 262.003 | 241.716 | 223.963 | 208.352 | 194.557 | 182.312 | 171.394 | 161.618 | 152.830 | 144.899 | 137.716 | 131.186 | 125.232 | 119.784 |
| 27 | 335.958 | 305.886 | 279.929 | 257.406 | 237.759 | 220.536 | 205.365 | 191.938 | 180.002 | 169.345 | 159.791 | 151.193 | 143.424 | 136.381 | 129.973 | 124.125 | 118.770 |
| 28 | 329.237 | 300.237 | 275.151 | 253.337 | 234.273 | 217.531 | 202.758 | 189.663 | 178.006 | 167.584 | 158.229 | 149.800 | 142.177 | 135.258 | 128.958 | 123.203 | 117.930 |
| 29 | 323.082 | 295.095 | 270.831 | 249.689 | 231.175 | 214.886 | 200.488 | 187.706 | 176.310 | 166.108 | 156.938 | 148.666 | 141.177 | 134.374 | 128.172 | 122.502 | 117.303 |
| 30 | 316.465 | 289.495 | 266.061 | 245.600 | 227.648 | 211.825 | 197.816 | 185.360 | 174.238 | 164.268 | 155.296 | 147.193 | 139.849 | 133.171 | 127.078 | 121.502 | 116.386 |
| 31 | 309.183 | 283.292 | 260.745 | 241.017 | 223.675 | 208.361 | 194.780 | 182.684 | 171.868 | 162.159 | 153.410 | 145.499 | 138.321 | 131.787 | 125.820 | 120.354 | 115.334 |
| 32 | 303.683 | 278.669 | 256.840 | 237.700 | 220.843 | 205.930 | 192.683 | 180.867 | 170.285 | 160.773 | 152.192 | 144.423 | 137.367 | 130.937 | 125.060 | 119.672 | 114.719 |
| 33 | 298.185 | 274.034 | 252.911 | 234.352 | 217.976 | 203.463 | 190.548 | 179.011 | 168.664 | 159.351 | 150.938 | 143.313 | 136.380 | 130.055 | 124.269 | 118.960 | 114.076 |
| 34 | 291.059 | 267.905 | 247.609 | 229.741 | 213.943 | 199.918 | 187.416 | 176.229 | 166.181 | 157.125 | 148.934 | 141.500 | 134.733 | 128.554 | 122.896 | 117.699 | 112.914 |
| 35 | 285.261 | 262.968 | 243.385 | 226.108 | 210.804 | 197.192 | 185.038 | 174.145 | 164.347 | 155.503 | 147.494 | 140.217 | 133.585 | 127.522 | 121.965 | 116.857 | 112.149 |
| 36 | 279.455 | 258.001 | 239.114 | 222.418 | 207.600 | 194.396 | 182.587 | 171.986 | 162.437 | 153.805 | 145.979 | 138.859 | 132.362 | 126.418 | 120.964 | 115.946 | 111.317 |
| 37 | 272.014 | 251.525 | 233.448 | 217.435 | 203.194 | 190.483 | 179.095 | 168.855 | 159.618 | 151.256 | 143.664 | 136.749 | 130.432 | 124.646 | 119.331 | 114.436 | 109.918 |
| 38 | 266.521 | 246.809 | 229.382 | 213.913 | 200.130 | 187.805 | 176.744 | 166.783 | 157.784 | 149.627 | 142.210 | 135.447 | 129.262 | 123.590 | 118.375 | 113.569 | 109.128 |
| 39 | 260.996 | 242.057 | 225.277 | 210.351 | 197.028 | 185.092 | 174.361 | 164.683 | 155.925 | 147.976 | 140.739 | 134.132 | 128.082 | 122.528 | 117.417 | 112.701 | 108.339 |
| 40 | 254.329 | 236.227 | 220.153 | 205.828 | 193.016 | 181.517 | 171.162 | 161.808 | 153.331 | 145.626 | 138.602 | 132.180 | 126.295 | 120.885 | 115.902 | 111.299 | 107.039 |
| 41 | 247.466 | 230.207 | 214.848 | 201.132 | 188.841 | 177.790 | 167.822 | 158.801 | 150.615 | 143.162 | 136.359 | 130.132 | 124.418 | 119.160 | 114.311 | 109.828 | 105.675 |
| 42 | 240.045 | 223.644 | 209.019 | 195.931 | 184.180 | 173.595 | 164.031 | 155.363 | 147.483 | 140.300 | 133.734 | 127.717 | 122.188 | 117.095 | 112.393 | 108.042 | 104.006 |
| 43 | 233.957 | 218.299 | 204.305 | 191.758 | 180.471 | 170.285 | 161.066 | 152.697 | 145.079 | 138.123 | 131.757 | 125.915 | 120.540 | 115.584 | 111.004 | 106.761 | 102.822 |
| 44 | 226.970 | 212.109 | 198.800 | 186.841 | 176.063 | 166.318 | 157.483 | 149.449 | 142.124 | 135.427 | 129.288 | 123.647 | 118.452 | 113.655 | 109.217 | 105.101 | 101.277 |
| 45 | 221.123 | 206.946 | 194.223 | 182.768 | 172.424 | 163.056 | 154.548 | 146.799 | 139.722 | 133.244 | 127.297 | 121.826 | 116.781 | 112.118 | 107.798 | 103.789 | 100.060 |
| 46 | 214.903 | 201.418 | 189.290 | 178.349 | 168.451 | 159.471 | 151.301 | 143.848 | 137.031 | 130.781 | 125.037 | 119.746 | 114.860 | 110.339 | 106.146 | 102.251 | 98.625 |
| 47 | 207.844 | 195.088 | 183.592 | 173.201 | 163.781 | 155.220 | 147.418 | 140.290 | 133.760 | 127.764 | 122.246 | 117.156 | 112.451 | 108.092 | 104.045 | 100.282 | 96.775 |
| 48 | 201.474 | 189.376 | 178.451 | 168.556 | 159.570 | 151.388 | 143.919 | 137.084 | 130.814 | 125.049 | 119.736 | 114.829 | 110.287 | 106.074 | 102.160 | 98.515 | 95.116 |
| 49 | 196.693 | 185.135 | 174.676 | 165.185 | 156.550 | 148.674 | 141.472 | 134.871 | 128.806 | 123.222 | 118.068 | 113.302 | 108.886 | 104.785 | 100.971 | 97.416 | 94.096 |
| 50 | 199.871 | 188.324 | 177.855 | 168.337 | 159.662 | 151.737 | 144.479 | 137.816 | 131.686 | 126.034 | 120.812 | 115.977 | 111.492 | 107.324 | 103.442 | 99.821 | 96.437 |
| 51 | 190.631 | 179.894 | 170.139 | 161.252 | 153.138 | 145.710 | 138.896 | 132.631 | 126.857 | 121.526 | 116.593 | 112.020 | 107.772 | 103.818 | 100.133 | 96.691 | 93.471 |
| 52 | 185.209 | 175.013 | 165.731 | 157.259 | 149.508 | 142.402 | 135.872 | 129.858 | 124.308 | 119.176 | 114.421 | 110.006 | 105.901 | 102.076 | 98.507 | 95.169 | 92.045 |
| 53 | 179.386 | 169.749 | 160.957 | 152.918 | 145.549 | 138.781 | 132.551 | 126.804 | 121.492 | 116.573 | 112.009 | 107.766 | 103.816 | 100.131 | 96.687 | 93.465 | 90.444 |
| 54 | 175.355 | 166.154 | 157.743 | 150.037 | 142.961 | 136.450 | 130.447 | 124.900 | 119.766 | 115.004 | 110.580 | 106.462 | 102.623 | 99.037 | 95.683 | 92.540 | 89.592 |
| 55 | 178.543 | 169.330 | 160.892 | 153.147 | 146.024 | 139.460 | 133.397 | 127.789 | 122.590 | 117.763 | 113.272 | 109.087 | 105.182 | 101.531 | 98.112 | 94.906 | 91.896 |
| 56 | 171.324 | 162.719 | 154.823 | 147.561 | 140.869 | 134.691 | 128.976 | 123.680 | 118.763 | 114.191 | 109.931 | 105.956 | 102.241 | 98.764 | 95.504 | 92.444 | 89.567 |
| 57 | 166.772 | 158.609 | 151.102 | 144.186 | 137.800 | 131.895 | 126.423 | 121.344 | 116.621 | 112.222 | 108.119 | 104.285 | 100.697 | 97.334 | 94.178 | 91.212 | 88.421 |
| 58 | 161.273 | 153.588 | 146.508 | 139.972 | 133.927 | 128.326 | 123.128 | 118.295 | 113.794 | 109.596 | 105.674 | 102.004 | 98.566 | 95.340 | 92.308 | 89.456 | 86.768 |
| 59 | 157.518 | 150.200 | 143.444 | 137.196 | 131.407 | 126.034 | 121.039 | 116.388 | 112.050 | 107.998 | 104.207 | 100.656 | 97.324 | 94.194 | 91.250 | 88.476 | 85.860 |
| 60 | 154.358 | 147.365 | 140.898 | 134.905 | 129.343 | 124.172 | 119.358 | 114.867 | 110.673 | 106.750 | 103.075 | 99.627 | 96.389 | 93.343 | 90.474 | 87.769 | 85.215 |
| 61 | 147.633 | 141.144 | 135.131 | 129.549 | 124.358 | 119.524 | 115.015 | 110.803 | 106.863 | 103.171 | 99.708 | 96.454 | 93.394 | 90.512 | 87.794 | 85.229 | 82.803 |
| 62 | 141.056 | 135.048 | 129.469 | 124.280 | 119.446 | 114.937 | 110.723 | 106.780 | 103.086 | 99.620 | 96.363 | 93.300 | 90.414 | 87.693 | 85.124 | 82.695 | 80.397 |
| 63 | 130.849 | 125.503 | 120.528 | 115.890 | 111.561 | 107.514 | 103.726 | 100.174 | 96.841 | 93.707 | 90.758 | 87.979 | 85.357 | 82.881 | 80.539 | 78.323 | 76.222 |
| 64 | 121.902 | 117.117 | 112.655 | 108.486 | 104.588 | 100.936 | 97.511 | 94.294 | 91.269 | 88.421 | 85.736 | 83.202 | 80.808 | 78.543 | 76.398 | 74.365 | 72.435 |
| 65 | 116.602 | 112.177 | 108.043 | 104.174 | 100.548 | 97.146 | 93.949 | 90.942 | 88.110 | 85.439 | 82.918 | 80.534 | 78.279 | 76.143 | 74.118 | 72.196 | 70.369 |

[1]Present value of monthly payments of $1 made at the **beginning** of each month of disability entitlement and continuing beyond NRA. Entitlement ends upon death of the beneficiary (recovery is not considered prior to NRA). Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **tables 8A** and **8C**.

## Table 28D.—Male Disabled Workers

***Monthly Life Annuity Immediate (excluding possibility of recovery prior to NRA)***[1]

(2006-10 Social Security DI disability experience)

| Entl age | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 416.124 | 372.195 | 335.202 | 303.829 | 277.040 | 254.014 | 234.096 | 216.763 | 201.590 | 188.235 | 176.417 | 165.907 | 156.515 | 148.085 | 140.486 | 133.609 | 127.360 |
| 17 | 409.134 | 366.498 | 330.514 | 299.934 | 273.773 | 251.248 | 231.732 | 214.724 | 199.816 | 186.678 | 175.040 | 164.679 | 155.414 | 147.090 | 139.581 | 132.781 | 126.598 |
| 18 | 402.162 | 360.812 | 325.834 | 296.048 | 270.517 | 248.496 | 229.386 | 212.707 | 198.067 | 185.151 | 173.695 | 163.488 | 154.350 | 146.134 | 138.717 | 131.995 | 125.881 |
| 19 | 396.065 | 355.885 | 321.821 | 292.753 | 267.789 | 246.219 | 227.471 | 211.082 | 196.679 | 183.955 | 172.657 | 162.580 | 153.550 | 145.425 | 138.084 | 131.426 | 125.366 |
| 20 | 390.016 | 351.003 | 317.854 | 289.507 | 265.116 | 244.003 | 225.621 | 209.529 | 195.367 | 182.839 | 171.703 | 161.759 | 152.841 | 144.808 | 137.545 | 130.953 | 124.949 |
| 21 | 383.608 | 345.772 | 313.551 | 285.941 | 262.138 | 241.497 | 223.497 | 207.715 | 193.806 | 181.487 | 170.524 | 160.725 | 151.926 | 143.995 | 136.818 | 130.300 | 124.358 |
| 22 | 375.369 | 338.898 | 307.770 | 281.040 | 257.950 | 237.892 | 220.372 | 204.986 | 191.408 | 179.365 | 168.636 | 159.034 | 150.405 | 142.619 | 135.567 | 129.157 | 123.311 |
| 23 | 369.328 | 333.956 | 303.699 | 277.662 | 255.129 | 235.520 | 218.362 | 203.273 | 189.938 | 178.096 | 167.532 | 158.069 | 149.556 | 141.868 | 134.899 | 128.559 | 122.773 |
| 24 | 360.183 | 326.242 | 297.142 | 272.050 | 250.290 | 231.318 | 214.691 | 200.045 | 187.082 | 175.555 | 165.260 | 156.026 | 147.710 | 140.193 | 133.373 | 127.163 | 121.491 |
| 25 | 350.752 | 318.217 | 290.262 | 266.105 | 245.116 | 226.783 | 210.689 | 196.491 | 183.906 | 172.700 | 162.679 | 153.682 | 145.570 | 138.231 | 131.566 | 125.492 | 119.941 |
| 26 | 342.467 | 311.218 | 284.307 | 261.003 | 240.716 | 222.963 | 207.352 | 193.557 | 181.312 | 170.394 | 160.618 | 151.830 | 143.899 | 136.716 | 130.186 | 124.232 | 118.784 |
| 27 | 334.958 | 304.886 | 278.929 | 256.406 | 236.759 | 219.536 | 204.365 | 190.938 | 179.002 | 168.345 | 158.791 | 150.193 | 142.424 | 135.381 | 128.973 | 123.125 | 117.770 |
| 28 | 328.237 | 299.237 | 274.151 | 252.337 | 233.273 | 216.531 | 201.758 | 188.663 | 177.006 | 166.584 | 157.229 | 148.800 | 141.177 | 134.258 | 127.958 | 122.203 | 116.930 |
| 29 | 322.082 | 294.095 | 269.831 | 248.689 | 230.175 | 213.886 | 199.488 | 186.706 | 175.310 | 165.108 | 155.938 | 147.666 | 140.177 | 133.374 | 127.172 | 121.502 | 116.303 |
| 30 | 315.465 | 288.495 | 265.061 | 244.600 | 226.648 | 210.825 | 196.816 | 184.360 | 173.238 | 163.268 | 154.296 | 146.193 | 138.849 | 132.171 | 126.078 | 120.502 | 115.386 |
| 31 | 308.183 | 282.292 | 259.745 | 240.017 | 222.675 | 207.361 | 193.780 | 181.684 | 170.868 | 161.159 | 152.410 | 144.499 | 137.321 | 130.787 | 124.820 | 119.354 | 114.334 |
| 32 | 302.683 | 277.669 | 255.840 | 236.700 | 219.843 | 204.930 | 191.683 | 179.867 | 169.285 | 159.773 | 151.192 | 143.423 | 136.367 | 129.937 | 124.060 | 118.672 | 113.719 |
| 33 | 297.185 | 273.034 | 251.911 | 233.352 | 216.976 | 202.463 | 189.548 | 178.011 | 167.664 | 158.351 | 149.938 | 142.313 | 135.380 | 129.055 | 123.269 | 117.960 | 113.076 |
| 34 | 290.059 | 266.905 | 246.609 | 228.741 | 212.943 | 198.918 | 186.416 | 175.229 | 165.181 | 156.125 | 147.934 | 140.500 | 133.733 | 127.554 | 121.896 | 116.699 | 111.914 |
| 35 | 284.261 | 261.968 | 242.385 | 225.108 | 209.804 | 196.192 | 184.038 | 173.145 | 163.347 | 154.503 | 146.494 | 139.217 | 132.585 | 126.522 | 120.965 | 115.857 | 111.149 |
| 36 | 278.455 | 257.001 | 238.114 | 221.418 | 206.600 | 193.396 | 181.587 | 170.986 | 161.437 | 152.805 | 144.979 | 137.859 | 131.362 | 125.418 | 119.964 | 114.946 | 110.317 |
| 37 | 271.014 | 250.525 | 232.448 | 216.435 | 202.194 | 189.483 | 178.095 | 167.855 | 158.618 | 150.256 | 142.664 | 135.749 | 129.432 | 123.646 | 118.331 | 113.436 | 108.918 |
| 38 | 265.521 | 245.809 | 228.382 | 212.913 | 199.130 | 186.805 | 175.744 | 165.783 | 156.784 | 148.627 | 141.210 | 134.447 | 128.262 | 122.590 | 117.375 | 112.569 | 108.128 |
| 39 | 259.996 | 241.057 | 224.277 | 209.351 | 196.028 | 184.092 | 173.361 | 163.683 | 154.925 | 146.976 | 139.739 | 133.132 | 127.082 | 121.528 | 116.417 | 111.701 | 107.339 |
| 40 | 253.329 | 235.227 | 219.153 | 204.828 | 192.016 | 180.517 | 170.162 | 160.808 | 152.331 | 144.626 | 137.602 | 131.180 | 125.295 | 119.885 | 114.902 | 110.299 | 106.039 |
| 41 | 246.466 | 229.207 | 213.848 | 200.132 | 187.841 | 176.790 | 166.822 | 157.801 | 149.615 | 142.162 | 135.359 | 129.132 | 123.418 | 118.160 | 113.311 | 108.828 | 104.675 |
| 42 | 239.045 | 222.644 | 208.019 | 194.931 | 183.180 | 172.595 | 163.031 | 154.363 | 146.483 | 139.300 | 132.734 | 126.717 | 121.188 | 116.095 | 111.393 | 107.042 | 103.006 |
| 43 | 232.957 | 217.299 | 203.305 | 190.758 | 179.471 | 169.285 | 160.066 | 151.697 | 144.079 | 137.123 | 130.757 | 124.915 | 119.540 | 114.584 | 110.004 | 105.761 | 101.822 |
| 44 | 225.970 | 211.109 | 197.800 | 185.841 | 175.063 | 165.318 | 156.483 | 148.449 | 141.124 | 134.427 | 128.288 | 122.647 | 117.452 | 112.655 | 108.217 | 104.101 | 100.277 |
| 45 | 220.123 | 205.946 | 193.223 | 181.768 | 171.424 | 162.056 | 153.548 | 145.799 | 138.722 | 132.244 | 126.297 | 120.826 | 115.781 | 111.118 | 106.798 | 102.789 | 99.060 |
| 46 | 213.903 | 200.418 | 188.290 | 177.349 | 167.451 | 158.471 | 150.301 | 142.848 | 136.031 | 129.781 | 124.037 | 118.746 | 113.860 | 109.339 | 105.146 | 101.251 | 97.625 |
| 47 | 206.844 | 194.088 | 182.592 | 172.201 | 162.781 | 154.220 | 146.418 | 139.290 | 132.760 | 126.764 | 121.246 | 116.156 | 111.451 | 107.092 | 103.045 | 99.282 | 95.775 |
| 48 | 200.474 | 188.376 | 177.451 | 167.556 | 158.570 | 150.388 | 142.919 | 136.084 | 129.814 | 124.049 | 118.736 | 113.829 | 109.287 | 105.074 | 101.160 | 97.515 | 94.116 |
| 49 | 195.693 | 184.135 | 173.676 | 164.185 | 155.550 | 147.674 | 140.472 | 133.871 | 127.806 | 122.222 | 117.068 | 112.302 | 107.886 | 103.785 | 99.971 | 96.416 | 93.096 |
| 50 | 198.871 | 187.324 | 176.855 | 167.337 | 158.662 | 150.737 | 143.479 | 136.816 | 130.686 | 125.034 | 119.812 | 114.977 | 110.492 | 106.324 | 102.442 | 98.821 | 95.437 |
| 51 | 189.631 | 178.894 | 169.139 | 160.252 | 152.138 | 144.710 | 137.896 | 131.631 | 125.857 | 120.526 | 115.593 | 111.020 | 106.772 | 102.818 | 99.133 | 95.691 | 92.471 |
| 52 | 184.209 | 174.013 | 164.731 | 156.259 | 148.508 | 141.402 | 134.872 | 128.858 | 123.308 | 118.176 | 113.421 | 109.006 | 104.901 | 101.076 | 97.507 | 94.169 | 91.045 |
| 53 | 178.386 | 168.749 | 159.957 | 151.918 | 144.549 | 137.781 | 131.551 | 125.804 | 120.492 | 115.573 | 111.009 | 106.766 | 102.816 | 99.131 | 95.687 | 92.465 | 89.444 |
| 54 | 174.355 | 165.154 | 156.743 | 149.037 | 141.961 | 135.450 | 129.447 | 123.900 | 118.766 | 114.004 | 109.580 | 105.462 | 101.623 | 98.037 | 94.683 | 91.540 | 88.592 |
| 55 | 177.543 | 168.330 | 159.892 | 152.147 | 145.024 | 138.460 | 132.397 | 126.789 | 121.590 | 116.763 | 112.272 | 108.087 | 104.182 | 100.531 | 97.112 | 93.906 | 90.896 |
| 56 | 170.324 | 161.719 | 153.823 | 146.561 | 139.869 | 133.691 | 127.976 | 122.680 | 117.763 | 113.191 | 108.931 | 104.956 | 101.241 | 97.764 | 94.504 | 91.444 | 88.567 |
| 57 | 165.772 | 157.609 | 150.102 | 143.186 | 136.800 | 130.895 | 125.423 | 120.344 | 115.621 | 111.222 | 107.119 | 103.285 | 99.697 | 96.334 | 93.178 | 90.212 | 87.421 |
| 58 | 160.273 | 152.588 | 145.508 | 138.972 | 132.927 | 127.326 | 122.128 | 117.295 | 112.794 | 108.596 | 104.674 | 101.004 | 97.566 | 94.340 | 91.308 | 88.456 | 85.768 |
| 59 | 156.518 | 149.200 | 142.444 | 136.196 | 130.407 | 125.034 | 120.039 | 115.388 | 111.050 | 106.998 | 103.207 | 99.656 | 96.324 | 93.194 | 90.250 | 87.476 | 84.860 |
| 60 | 153.358 | 146.365 | 139.898 | 133.905 | 128.343 | 123.172 | 118.358 | 113.867 | 109.673 | 105.750 | 102.075 | 98.627 | 95.389 | 92.343 | 89.474 | 86.769 | 84.215 |
| 61 | 146.633 | 140.144 | 134.131 | 128.549 | 123.358 | 118.524 | 114.015 | 109.803 | 105.863 | 102.171 | 98.708 | 95.454 | 92.394 | 89.512 | 86.794 | 84.229 | 81.803 |
| 62 | 140.056 | 134.048 | 128.469 | 123.280 | 118.446 | 113.937 | 109.723 | 105.780 | 102.086 | 98.620 | 95.363 | 92.300 | 89.414 | 86.693 | 84.124 | 81.695 | 79.397 |
| 63 | 129.849 | 124.503 | 119.528 | 114.890 | 110.561 | 106.514 | 102.726 | 99.174 | 95.841 | 92.707 | 89.758 | 86.979 | 84.357 | 81.881 | 79.539 | 77.323 | 75.222 |
| 64 | 120.902 | 116.117 | 111.655 | 107.486 | 103.588 | 99.936 | 96.511 | 93.294 | 90.269 | 87.421 | 84.736 | 82.202 | 79.808 | 77.543 | 75.398 | 73.365 | 71.435 |
| 65 | 115.602 | 111.177 | 107.043 | 103.174 | 99.548 | 96.146 | 92.949 | 89.942 | 87.110 | 84.439 | 81.918 | 79.534 | 77.279 | 75.143 | 73.118 | 71.196 | 69.369 |

[1]Present value of monthly payments of $1 made at the **end** of each month of disability entitlement and continuing beyond NRA. Entitlement ends upon death of the beneficiary (recovery is not considered prior to NRA). Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **tables 8A** and **8C**.

## Table 29A.—Female Disabled Workers

***Annual Life Annuity Due (excluding possibility of recovery prior to NRA)***[1]

(2006-10 Social Security DI disability experience)

| Entl age | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 37.848 | 33.634 | 30.127 | 27.187 | 24.702 | 22.586 | 20.772 | 19.205 | 17.844 | 16.654 | 15.607 | 14.680 | 13.857 | 13.121 | 12.459 | 11.863 | 11.323 |
| 17 | 37.147 | 33.063 | 29.656 | 26.794 | 24.371 | 22.304 | 20.529 | 18.994 | 17.659 | 16.489 | 15.460 | 14.549 | 13.737 | 13.012 | 12.360 | 11.771 | 11.238 |
| 18 | 36.462 | 32.504 | 29.196 | 26.410 | 24.046 | 22.027 | 20.291 | 18.787 | 17.477 | 16.329 | 15.317 | 14.420 | 13.621 | 12.906 | 12.263 | 11.682 | 11.156 |
| 19 | 35.877 | 32.032 | 28.811 | 26.093 | 23.783 | 21.806 | 20.103 | 18.626 | 17.338 | 16.207 | 15.210 | 14.325 | 13.536 | 12.829 | 12.194 | 11.619 | 11.098 |
| 20 | 35.484 | 31.728 | 28.575 | 25.909 | 23.639 | 21.693 | 20.013 | 18.555 | 17.281 | 16.162 | 15.174 | 14.296 | 13.513 | 12.811 | 12.179 | 11.608 | 11.089 |
| 21 | 35.123 | 31.451 | 28.362 | 25.744 | 23.510 | 21.593 | 19.935 | 18.494 | 17.233 | 16.125 | 15.144 | 14.273 | 13.495 | 12.797 | 12.168 | 11.599 | 11.083 |
| 22 | 34.534 | 30.972 | 27.968 | 25.418 | 23.238 | 21.362 | 19.739 | 18.326 | 17.088 | 15.997 | 15.032 | 14.174 | 13.406 | 12.718 | 12.096 | 11.534 | 11.023 |
| 23 | 33.863 | 30.419 | 27.508 | 25.031 | 22.910 | 21.082 | 19.498 | 18.115 | 16.903 | 15.835 | 14.887 | 14.044 | 13.290 | 12.611 | 12.000 | 11.445 | 10.942 |
| 24 | 33.301 | 29.962 | 27.133 | 24.721 | 22.652 | 20.865 | 19.314 | 17.958 | 16.768 | 15.718 | 14.785 | 13.955 | 13.210 | 12.541 | 11.937 | 11.389 | 10.891 |
| 25 | 32.686 | 29.455 | 26.713 | 24.369 | 22.354 | 20.611 | 19.096 | 17.770 | 16.604 | 15.573 | 14.658 | 13.841 | 13.108 | 12.449 | 11.854 | 11.313 | 10.821 |
| 26 | 32.094 | 28.967 | 26.306 | 24.028 | 22.065 | 20.364 | 18.883 | 17.585 | 16.442 | 15.430 | 14.531 | 13.727 | 13.006 | 12.357 | 11.770 | 11.236 | 10.751 |
| 27 | 31.613 | 28.576 | 25.985 | 23.763 | 21.844 | 20.179 | 18.726 | 17.451 | 16.327 | 15.331 | 14.445 | 13.652 | 12.940 | 12.297 | 11.716 | 11.188 | 10.707 |
| 28 | 31.101 | 28.157 | 25.640 | 23.476 | 21.605 | 19.978 | 18.556 | 17.306 | 16.203 | 15.223 | 14.351 | 13.570 | 12.867 | 12.234 | 11.660 | 11.138 | 10.662 |
| 29 | 30.521 | 27.677 | 25.240 | 23.141 | 21.321 | 19.737 | 18.349 | 17.128 | 16.048 | 15.089 | 14.232 | 13.465 | 12.775 | 12.151 | 11.586 | 11.071 | 10.602 |
| 30 | 30.018 | 27.261 | 24.894 | 22.850 | 21.075 | 19.527 | 18.169 | 16.972 | 15.912 | 14.969 | 14.127 | 13.371 | 12.690 | 12.075 | 11.517 | 11.008 | 10.544 |
| 31 | 29.564 | 26.889 | 24.587 | 22.595 | 20.863 | 19.349 | 18.018 | 16.844 | 15.802 | 14.875 | 14.045 | 13.300 | 12.628 | 12.020 | 11.468 | 10.965 | 10.505 |
| 32 | 29.063 | 26.475 | 24.242 | 22.306 | 20.619 | 19.142 | 17.841 | 16.692 | 15.671 | 14.761 | 13.945 | 13.212 | 12.551 | 11.951 | 11.407 | 10.910 | 10.455 |
| 33 | 28.617 | 26.107 | 23.938 | 22.052 | 20.406 | 18.962 | 17.689 | 16.562 | 15.559 | 14.664 | 13.862 | 13.139 | 12.486 | 11.894 | 11.356 | 10.865 | 10.415 |
| 34 | 28.107 | 25.682 | 23.581 | 21.751 | 20.150 | 18.743 | 17.500 | 16.398 | 15.417 | 14.539 | 13.752 | 13.042 | 12.400 | 11.817 | 11.286 | 10.802 | 10.358 |
| 35 | 27.519 | 25.184 | 23.156 | 21.386 | 19.835 | 18.469 | 17.261 | 16.188 | 15.231 | 14.374 | 13.603 | 12.908 | 12.279 | 11.707 | 11.186 | 10.710 | 10.273 |
| 36 | 26.980 | 24.730 | 22.772 | 21.060 | 19.556 | 18.229 | 17.053 | 16.007 | 15.073 | 14.235 | 13.481 | 12.800 | 12.182 | 11.621 | 11.109 | 10.640 | 10.210 |
| 37 | 26.457 | 24.288 | 22.395 | 20.737 | 19.278 | 17.988 | 16.843 | 15.823 | 14.910 | 14.091 | 13.352 | 12.685 | 12.079 | 11.527 | 11.023 | 10.562 | 10.139 |
| 38 | 25.993 | 23.898 | 22.067 | 20.459 | 19.040 | 17.785 | 16.668 | 15.672 | 14.779 | 13.976 | 13.252 | 12.596 | 12.000 | 11.457 | 10.961 | 10.506 | 10.088 |
| 39 | 25.398 | 23.389 | 21.629 | 20.080 | 18.711 | 17.497 | 16.415 | 15.448 | 14.581 | 13.800 | 13.094 | 12.454 | 11.872 | 11.341 | 10.855 | 10.410 | 10.000 |
| 40 | 24.840 | 22.910 | 21.215 | 19.720 | 18.397 | 17.221 | 16.171 | 15.231 | 14.387 | 13.625 | 12.937 | 12.311 | 11.742 | 11.222 | 10.746 | 10.309 | 9.907 |
| 41 | 24.328 | 22.473 | 20.839 | 19.396 | 18.116 | 16.976 | 15.957 | 15.043 | 14.220 | 13.477 | 12.804 | 12.193 | 11.635 | 11.126 | 10.659 | 10.230 | 9.834 |
| 42 | 23.841 | 22.056 | 20.482 | 19.087 | 17.848 | 16.743 | 15.753 | 14.864 | 14.062 | 13.337 | 12.680 | 12.081 | 11.535 | 11.035 | 10.577 | 10.155 | 9.766 |
| 43 | 23.293 | 21.583 | 20.071 | 18.729 | 17.534 | 16.466 | 15.508 | 14.646 | 13.868 | 13.163 | 12.522 | 11.939 | 11.406 | 10.918 | 10.469 | 10.056 | 9.675 |
| 44 | 22.731 | 21.096 | 19.646 | 18.357 | 17.207 | 16.177 | 15.251 | 14.417 | 13.663 | 12.978 | 12.356 | 11.788 | 11.269 | 10.793 | 10.355 | 9.951 | 9.578 |
| 45 | 22.266 | 20.695 | 19.300 | 18.057 | 16.945 | 15.948 | 15.050 | 14.239 | 13.505 | 12.838 | 12.231 | 11.676 | 11.168 | 10.701 | 10.272 | 9.876 | 9.509 |
| 46 | 21.723 | 20.222 | 18.886 | 17.693 | 16.624 | 15.663 | 14.797 | 14.013 | 13.302 | 12.656 | 12.066 | 11.526 | 11.031 | 10.577 | 10.158 | 9.771 | 9.412 |
| 47 | 21.195 | 19.760 | 18.480 | 17.335 | 16.306 | 15.380 | 14.544 | 13.786 | 13.098 | 12.470 | 11.897 | 11.373 | 10.891 | 10.448 | 10.039 | 9.661 | 9.310 |
| 48 | 20.653 | 19.285 | 18.061 | 16.964 | 15.976 | 15.086 | 14.280 | 13.548 | 12.883 | 12.276 | 11.720 | 11.211 | 10.743 | 10.311 | 9.913 | 9.544 | 9.202 |
| 49 | 20.165 | 18.858 | 17.687 | 16.635 | 15.686 | 14.828 | 14.051 | 13.344 | 12.699 | 12.111 | 11.572 | 11.076 | 10.621 | 10.200 | 9.811 | 9.451 | 9.117 |
| 50 | 20.369 | 19.072 | 17.907 | 16.858 | 15.910 | 15.052 | 14.273 | 13.564 | 12.916 | 12.324 | 11.780 | 11.280 | 10.820 | 10.394 | 10.000 | 9.635 | 9.296 |
| 51 | 19.523 | 18.310 | 17.219 | 16.234 | 15.343 | 14.534 | 13.798 | 13.127 | 12.514 | 11.951 | 11.435 | 10.959 | 10.520 | 10.114 | 9.738 | 9.389 | 9.064 |
| 52 | 19.096 | 17.936 | 16.890 | 15.944 | 15.087 | 14.307 | 13.597 | 12.947 | 12.353 | 11.807 | 11.305 | 10.842 | 10.414 | 10.018 | 9.651 | 9.309 | 8.991 |
| 53 | 18.562 | 17.462 | 16.468 | 15.567 | 14.748 | 14.002 | 13.321 | 12.698 | 12.126 | 11.600 | 11.116 | 10.669 | 10.255 | 9.872 | 9.515 | 9.184 | 8.875 |
| 54 | 18.028 | 16.985 | 16.041 | 15.184 | 14.403 | 13.691 | 13.039 | 12.442 | 11.893 | 11.388 | 10.921 | 10.490 | 10.090 | 9.720 | 9.375 | 9.054 | 8.754 |
| 55 | 18.081 | 17.056 | 16.125 | 15.278 | 14.505 | 13.799 | 13.152 | 12.558 | 12.011 | 11.507 | 11.041 | 10.609 | 10.209 | 9.837 | 9.491 | 9.168 | 8.867 |
| 56 | 17.307 | 16.353 | 15.485 | 14.694 | 13.971 | 13.308 | 12.700 | 12.140 | 11.625 | 11.148 | 10.707 | 10.298 | 9.919 | 9.565 | 9.236 | 8.928 | 8.641 |
| 57 | 16.807 | 15.905 | 15.083 | 14.332 | 13.643 | 13.012 | 12.431 | 11.896 | 11.401 | 10.944 | 10.520 | 10.127 | 9.760 | 9.419 | 9.101 | 8.803 | 8.525 |
| 58 | 16.389 | 15.532 | 14.749 | 14.032 | 13.374 | 12.769 | 12.211 | 11.696 | 11.220 | 10.779 | 10.370 | 9.989 | 9.635 | 9.304 | 8.995 | 8.706 | 8.434 |
| 59 | 15.844 | 15.039 | 14.302 | 13.625 | 13.003 | 12.430 | 11.901 | 11.412 | 10.959 | 10.538 | 10.147 | 9.783 | 9.443 | 9.126 | 8.829 | 8.551 | 8.290 |
| 60 | 15.450 | 14.685 | 13.984 | 13.339 | 12.745 | 12.197 | 11.689 | 11.220 | 10.784 | 10.379 | 10.001 | 9.650 | 9.321 | 9.013 | 8.726 | 8.455 | 8.202 |
| 61 | 14.772 | 14.065 | 13.415 | 12.816 | 12.263 | 11.751 | 11.277 | 10.838 | 10.429 | 10.048 | 9.693 | 9.361 | 9.051 | 8.761 | 8.488 | 8.232 | 7.991 |
| 62 | 14.088 | 13.436 | 12.835 | 12.281 | 11.768 | 11.292 | 10.851 | 10.440 | 10.058 | 9.702 | 9.369 | 9.057 | 8.766 | 8.492 | 8.235 | 7.993 | 7.765 |
| 63 | 13.226 | 12.637 | 12.094 | 11.590 | 11.124 | 10.691 | 10.288 | 9.913 | 9.563 | 9.236 | 8.930 | 8.643 | 8.374 | 8.121 | 7.883 | 7.659 | 7.448 |
| 64 | 12.294 | 11.769 | 11.284 | 10.833 | 10.415 | 10.025 | 9.663 | 9.324 | 9.007 | 8.711 | 8.433 | 8.173 | 7.928 | 7.697 | 7.480 | 7.275 | 7.081 |
| 65 | 11.631 | 11.154 | 10.711 | 10.300 | 9.917 | 9.560 | 9.226 | 8.914 | 8.623 | 8.349 | 8.092 | 7.850 | 7.623 | 7.408 | 7.206 | 7.015 | 6.834 |

[1]Present value of annual payments of $1 made at the **beginning** of each year of disability entitlement and continuing beyond NRA. Entitlement ends upon death of the beneficiary (recovery is not considered prior to NRA). Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **tables 8B** and **8C**.

## Table 29B.—Female Disabled Workers

***Annual Life Annuity Immediate (excluding possibility of recovery prior to NRA)***[1]

(2006-10 Social Security DI disability experience)

| Entl age | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 36.848 | 32.634 | 29.127 | 26.187 | 23.702 | 21.586 | 19.772 | 18.205 | 16.844 | 15.654 | 14.607 | 13.680 | 12.857 | 12.121 | 11.459 | 10.863 | 10.323 |
| 17 | 36.147 | 32.063 | 28.656 | 25.794 | 23.371 | 21.304 | 19.529 | 17.994 | 16.659 | 15.489 | 14.460 | 13.549 | 12.737 | 12.012 | 11.360 | 10.771 | 10.238 |
| 18 | 35.462 | 31.504 | 28.196 | 25.410 | 23.046 | 21.027 | 19.291 | 17.787 | 16.477 | 15.329 | 14.317 | 13.420 | 12.621 | 11.906 | 11.263 | 10.682 | 10.156 |
| 19 | 34.877 | 31.032 | 27.811 | 25.093 | 22.783 | 20.806 | 19.103 | 17.626 | 16.338 | 15.207 | 14.210 | 13.325 | 12.536 | 11.829 | 11.194 | 10.619 | 10.098 |
| 20 | 34.484 | 30.728 | 27.575 | 24.909 | 22.639 | 20.693 | 19.013 | 17.555 | 16.281 | 15.162 | 14.174 | 13.296 | 12.513 | 11.811 | 11.179 | 10.608 | 10.089 |
| 21 | 34.123 | 30.451 | 27.362 | 24.744 | 22.510 | 20.593 | 18.935 | 17.494 | 16.233 | 15.125 | 14.144 | 13.273 | 12.495 | 11.797 | 11.168 | 10.599 | 10.083 |
| 22 | 33.534 | 29.972 | 26.968 | 24.418 | 22.238 | 20.362 | 18.739 | 17.326 | 16.088 | 14.997 | 14.032 | 13.174 | 12.406 | 11.718 | 11.096 | 10.534 | 10.023 |
| 23 | 32.863 | 29.419 | 26.508 | 24.031 | 21.910 | 20.082 | 18.498 | 17.115 | 15.903 | 14.835 | 13.887 | 13.044 | 12.290 | 11.611 | 11.000 | 10.445 | 9.942 |
| 24 | 32.301 | 28.962 | 26.133 | 23.721 | 21.652 | 19.865 | 18.314 | 16.958 | 15.768 | 14.718 | 13.785 | 12.955 | 12.210 | 11.541 | 10.937 | 10.389 | 9.891 |
| 25 | 31.686 | 28.455 | 25.713 | 23.369 | 21.354 | 19.611 | 18.096 | 16.770 | 15.604 | 14.573 | 13.658 | 12.841 | 12.108 | 11.449 | 10.854 | 10.313 | 9.821 |
| 26 | 31.094 | 27.967 | 25.306 | 23.028 | 21.065 | 19.364 | 17.883 | 16.585 | 15.442 | 14.430 | 13.531 | 12.727 | 12.006 | 11.357 | 10.770 | 10.236 | 9.751 |
| 27 | 30.613 | 27.576 | 24.985 | 22.763 | 20.844 | 19.179 | 17.726 | 16.451 | 15.327 | 14.331 | 13.445 | 12.652 | 11.940 | 11.297 | 10.716 | 10.188 | 9.707 |
| 28 | 30.101 | 27.157 | 24.640 | 22.476 | 20.605 | 18.978 | 17.556 | 16.306 | 15.203 | 14.223 | 13.351 | 12.570 | 11.867 | 11.234 | 10.660 | 10.138 | 9.662 |
| 29 | 29.521 | 26.677 | 24.240 | 22.141 | 20.321 | 18.737 | 17.349 | 16.128 | 15.048 | 14.089 | 13.232 | 12.465 | 11.775 | 11.151 | 10.586 | 10.071 | 9.602 |
| 30 | 29.018 | 26.261 | 23.894 | 21.850 | 20.075 | 18.527 | 17.169 | 15.972 | 14.912 | 13.969 | 13.127 | 12.371 | 11.690 | 11.075 | 10.517 | 10.008 | 9.544 |
| 31 | 28.564 | 25.889 | 23.587 | 21.595 | 19.863 | 18.349 | 17.018 | 15.844 | 14.802 | 13.875 | 13.045 | 12.300 | 11.628 | 11.020 | 10.468 | 9.965 | 9.505 |
| 32 | 28.063 | 25.475 | 23.242 | 21.306 | 19.619 | 18.142 | 16.841 | 15.692 | 14.671 | 13.761 | 12.945 | 12.212 | 11.551 | 10.951 | 10.407 | 9.910 | 9.455 |
| 33 | 27.617 | 25.107 | 22.938 | 21.052 | 19.406 | 17.962 | 16.689 | 15.562 | 14.559 | 13.664 | 12.862 | 12.139 | 11.486 | 10.894 | 10.356 | 9.865 | 9.415 |
| 34 | 27.107 | 24.682 | 22.581 | 20.751 | 19.150 | 17.743 | 16.500 | 15.398 | 14.417 | 13.539 | 12.752 | 12.042 | 11.400 | 10.817 | 10.286 | 9.802 | 9.358 |
| 35 | 26.519 | 24.184 | 22.156 | 20.386 | 18.835 | 17.469 | 16.261 | 15.188 | 14.231 | 13.374 | 12.603 | 11.908 | 11.279 | 10.707 | 10.186 | 9.710 | 9.273 |
| 36 | 25.980 | 23.730 | 21.772 | 20.060 | 18.556 | 17.229 | 16.053 | 15.007 | 14.073 | 13.235 | 12.481 | 11.800 | 11.182 | 10.621 | 10.109 | 9.640 | 9.210 |
| 37 | 25.457 | 23.288 | 21.395 | 19.737 | 18.278 | 16.988 | 15.843 | 14.823 | 13.910 | 13.091 | 12.352 | 11.685 | 11.079 | 10.527 | 10.023 | 9.562 | 9.139 |
| 38 | 24.993 | 22.898 | 21.067 | 19.459 | 18.040 | 16.785 | 15.668 | 14.672 | 13.779 | 12.976 | 12.252 | 11.596 | 11.000 | 10.457 | 9.961 | 9.506 | 9.088 |
| 39 | 24.398 | 22.389 | 20.629 | 19.080 | 17.711 | 16.497 | 15.415 | 14.448 | 13.581 | 12.800 | 12.094 | 11.454 | 10.872 | 10.341 | 9.855 | 9.410 | 9.000 |
| 40 | 23.840 | 21.910 | 20.215 | 18.720 | 17.397 | 16.221 | 15.171 | 14.231 | 13.387 | 12.625 | 11.937 | 11.311 | 10.742 | 10.222 | 9.746 | 9.309 | 8.907 |
| 41 | 23.328 | 21.473 | 19.839 | 18.396 | 17.116 | 15.976 | 14.957 | 14.043 | 13.220 | 12.477 | 11.804 | 11.193 | 10.635 | 10.126 | 9.659 | 9.230 | 8.834 |
| 42 | 22.841 | 21.056 | 19.482 | 18.087 | 16.848 | 15.743 | 14.753 | 13.864 | 13.062 | 12.337 | 11.680 | 11.081 | 10.535 | 10.035 | 9.577 | 9.155 | 8.766 |
| 43 | 22.293 | 20.583 | 19.071 | 17.729 | 16.534 | 15.466 | 14.508 | 13.646 | 12.868 | 12.163 | 11.522 | 10.939 | 10.406 | 9.918 | 9.469 | 9.056 | 8.675 |
| 44 | 21.731 | 20.096 | 18.646 | 17.357 | 16.207 | 15.177 | 14.251 | 13.417 | 12.663 | 11.978 | 11.356 | 10.788 | 10.269 | 9.793 | 9.355 | 8.951 | 8.578 |
| 45 | 21.266 | 19.695 | 18.300 | 17.057 | 15.945 | 14.948 | 14.050 | 13.239 | 12.505 | 11.838 | 11.231 | 10.676 | 10.168 | 9.701 | 9.272 | 8.876 | 8.509 |
| 46 | 20.723 | 19.222 | 17.886 | 16.693 | 15.624 | 14.663 | 13.797 | 13.013 | 12.302 | 11.656 | 11.066 | 10.526 | 10.031 | 9.577 | 9.158 | 8.771 | 8.412 |
| 47 | 20.195 | 18.760 | 17.480 | 16.335 | 15.306 | 14.380 | 13.544 | 12.786 | 12.098 | 11.470 | 10.897 | 10.373 | 9.891 | 9.448 | 9.039 | 8.661 | 8.310 |
| 48 | 19.653 | 18.285 | 17.061 | 15.964 | 14.976 | 14.086 | 13.280 | 12.548 | 11.883 | 11.276 | 10.720 | 10.211 | 9.743 | 9.311 | 8.913 | 8.544 | 8.202 |
| 49 | 19.165 | 17.858 | 16.687 | 15.635 | 14.686 | 13.828 | 13.051 | 12.344 | 11.699 | 11.111 | 10.572 | 10.076 | 9.621 | 9.200 | 8.811 | 8.451 | 8.117 |
| 50 | 19.369 | 18.072 | 16.907 | 15.858 | 14.910 | 14.052 | 13.273 | 12.564 | 11.916 | 11.324 | 10.780 | 10.280 | 9.820 | 9.394 | 9.000 | 8.635 | 8.296 |
| 51 | 18.523 | 17.310 | 16.219 | 15.234 | 14.343 | 13.534 | 12.798 | 12.127 | 11.514 | 10.951 | 10.435 | 9.959 | 9.520 | 9.114 | 8.738 | 8.389 | 8.064 |
| 52 | 18.096 | 16.936 | 15.890 | 14.944 | 14.087 | 13.307 | 12.597 | 11.947 | 11.353 | 10.807 | 10.305 | 9.842 | 9.414 | 9.018 | 8.651 | 8.309 | 7.991 |
| 53 | 17.562 | 16.462 | 15.468 | 14.567 | 13.748 | 13.002 | 12.321 | 11.698 | 11.126 | 10.600 | 10.116 | 9.669 | 9.255 | 8.872 | 8.515 | 8.184 | 7.875 |
| 54 | 17.028 | 15.985 | 15.041 | 14.184 | 13.403 | 12.691 | 12.039 | 11.442 | 10.893 | 10.388 | 9.921 | 9.490 | 9.090 | 8.720 | 8.375 | 8.054 | 7.754 |
| 55 | 17.081 | 16.056 | 15.125 | 14.278 | 13.505 | 12.799 | 12.152 | 11.558 | 11.011 | 10.507 | 10.041 | 9.609 | 9.209 | 8.837 | 8.491 | 8.168 | 7.867 |
| 56 | 16.307 | 15.353 | 14.485 | 13.694 | 12.971 | 12.308 | 11.700 | 11.140 | 10.625 | 10.148 | 9.707 | 9.298 | 8.919 | 8.565 | 8.236 | 7.928 | 7.641 |
| 57 | 15.807 | 14.905 | 14.083 | 13.332 | 12.643 | 12.012 | 11.431 | 10.896 | 10.401 | 9.944 | 9.520 | 9.127 | 8.760 | 8.419 | 8.101 | 7.803 | 7.525 |
| 58 | 15.389 | 14.532 | 13.749 | 13.032 | 12.374 | 11.769 | 11.211 | 10.696 | 10.220 | 9.779 | 9.370 | 8.989 | 8.635 | 8.304 | 7.995 | 7.706 | 7.434 |
| 59 | 14.844 | 14.039 | 13.302 | 12.625 | 12.003 | 11.430 | 10.901 | 10.412 | 9.959 | 9.538 | 9.147 | 8.783 | 8.443 | 8.126 | 7.829 | 7.551 | 7.290 |
| 60 | 14.450 | 13.685 | 12.984 | 12.339 | 11.745 | 11.197 | 10.689 | 10.220 | 9.784 | 9.379 | 9.001 | 8.650 | 8.321 | 8.013 | 7.726 | 7.455 | 7.202 |
| 61 | 13.772 | 13.065 | 12.415 | 11.816 | 11.263 | 10.751 | 10.277 | 9.838 | 9.429 | 9.048 | 8.693 | 8.361 | 8.051 | 7.761 | 7.488 | 7.232 | 6.991 |
| 62 | 13.088 | 12.436 | 11.835 | 11.281 | 10.768 | 10.292 | 9.851 | 9.440 | 9.058 | 8.702 | 8.369 | 8.057 | 7.766 | 7.492 | 7.235 | 6.993 | 6.765 |
| 63 | 12.226 | 11.637 | 11.094 | 10.590 | 10.124 | 9.691 | 9.288 | 8.913 | 8.563 | 8.236 | 7.930 | 7.643 | 7.374 | 7.121 | 6.883 | 6.659 | 6.448 |
| 64 | 11.294 | 10.769 | 10.284 | 9.833 | 9.415 | 9.025 | 8.663 | 8.324 | 8.007 | 7.711 | 7.433 | 7.173 | 6.928 | 6.697 | 6.480 | 6.275 | 6.081 |
| 65 | 10.631 | 10.154 | 9.711 | 9.300 | 8.917 | 8.560 | 8.226 | 7.914 | 7.623 | 7.349 | 7.092 | 6.850 | 6.623 | 6.408 | 6.206 | 6.015 | 5.834 |

[1]Present value of annual payments of $1 made at the **end** of each year of disability entitlement and continuing beyond NRA. Entitlement ends upon death of the beneficiary (recovery is not considered prior to NRA). Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **tables 8B** and **8C**.

## Table 29C.—Female Disabled Workers

***Monthly Life Annuity Due (excluding possibility of recovery prior to NRA)***[1]

(2006-10 Social Security DI disability experience)

| Entl age | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 448.660 | 398.081 | 355.998 | 320.706 | 290.880 | 265.487 | 243.712 | 224.911 | 208.572 | 194.283 | 181.714 | 170.595 | 160.706 | 151.868 | 143.931 | 136.772 | 130.287 |
| 17 | 440.249 | 391.228 | 350.349 | 315.996 | 286.909 | 262.102 | 240.796 | 222.375 | 206.346 | 192.312 | 179.955 | 169.012 | 159.273 | 150.562 | 142.734 | 135.669 | 129.267 |
| 18 | 432.033 | 384.526 | 344.820 | 311.383 | 283.019 | 258.787 | 237.942 | 219.894 | 204.169 | 190.386 | 178.236 | 167.468 | 157.876 | 149.290 | 141.570 | 134.597 | 128.275 |
| 19 | 425.008 | 378.859 | 340.201 | 307.580 | 279.855 | 256.127 | 235.684 | 217.959 | 202.495 | 188.925 | 176.951 | 166.328 | 156.857 | 148.373 | 140.739 | 133.841 | 127.582 |
| 20 | 420.294 | 375.219 | 337.377 | 305.377 | 278.129 | 254.769 | 234.611 | 217.108 | 201.819 | 188.386 | 176.520 | 165.984 | 156.582 | 148.154 | 140.565 | 133.702 | 127.473 |
| 21 | 415.961 | 371.892 | 334.812 | 303.392 | 276.587 | 253.568 | 233.673 | 216.374 | 201.243 | 187.934 | 176.166 | 165.706 | 156.365 | 147.985 | 140.434 | 133.602 | 127.398 |
| 22 | 408.887 | 366.140 | 330.090 | 299.479 | 273.315 | 250.806 | 231.321 | 214.354 | 199.493 | 186.406 | 174.821 | 164.515 | 155.302 | 147.030 | 139.571 | 132.819 | 126.682 |
| 23 | 400.838 | 359.506 | 324.570 | 294.844 | 269.385 | 247.445 | 228.422 | 211.831 | 197.281 | 184.452 | 173.082 | 162.957 | 153.898 | 145.757 | 138.411 | 131.756 | 125.704 |
| 24 | 394.090 | 354.017 | 320.068 | 291.121 | 266.282 | 244.837 | 226.213 | 209.946 | 195.660 | 183.048 | 171.858 | 161.882 | 152.948 | 144.914 | 137.657 | 131.079 | 125.093 |
| 25 | 386.712 | 347.941 | 315.022 | 286.893 | 262.709 | 241.793 | 223.598 | 207.682 | 193.685 | 181.312 | 170.322 | 160.515 | 151.723 | 143.809 | 136.657 | 130.168 | 124.259 |
| 26 | 379.616 | 342.084 | 310.145 | 282.797 | 259.239 | 238.828 | 221.044 | 205.464 | 191.743 | 179.600 | 168.802 | 159.155 | 150.500 | 142.702 | 135.649 | 129.245 | 123.411 |
| 27 | 373.843 | 337.387 | 306.295 | 279.617 | 256.591 | 236.607 | 219.165 | 203.863 | 190.369 | 178.411 | 167.765 | 158.246 | 149.696 | 141.987 | 135.009 | 128.669 | 122.890 |
| 28 | 367.691 | 332.355 | 302.149 | 276.178 | 253.719 | 234.190 | 217.118 | 202.117 | 188.870 | 177.117 | 166.641 | 157.262 | 148.832 | 141.223 | 134.330 | 128.063 | 122.345 |
| 29 | 360.741 | 326.603 | 297.355 | 272.153 | 250.317 | 231.295 | 214.638 | 199.979 | 187.016 | 175.498 | 165.220 | 156.009 | 147.720 | 140.231 | 133.442 | 127.264 | 121.624 |
| 30 | 354.695 | 321.606 | 293.193 | 268.660 | 247.362 | 228.776 | 212.474 | 198.105 | 185.381 | 174.062 | 163.950 | 154.877 | 146.704 | 139.315 | 132.610 | 126.505 | 120.928 |
| 31 | 349.248 | 317.144 | 289.516 | 265.610 | 244.816 | 226.638 | 210.667 | 196.568 | 184.066 | 172.930 | 162.968 | 154.021 | 145.955 | 138.654 | 132.025 | 125.983 | 120.460 |
| 32 | 343.238 | 312.170 | 285.373 | 262.138 | 241.889 | 224.153 | 208.546 | 194.746 | 182.492 | 171.561 | 161.772 | 152.971 | 145.027 | 137.831 | 131.290 | 125.324 | 119.867 |
| 33 | 337.884 | 307.761 | 281.720 | 259.093 | 239.336 | 222.000 | 206.719 | 193.187 | 181.153 | 170.405 | 160.768 | 152.093 | 144.256 | 137.150 | 130.685 | 124.784 | 119.383 |
| 34 | 331.772 | 302.660 | 277.436 | 255.473 | 236.258 | 219.367 | 204.452 | 191.224 | 179.443 | 168.907 | 159.448 | 150.924 | 143.215 | 136.218 | 129.847 | 124.027 | 118.696 |
| 35 | 324.710 | 296.680 | 272.338 | 251.100 | 232.481 | 216.084 | 201.581 | 188.698 | 177.207 | 166.917 | 157.667 | 149.321 | 141.765 | 134.900 | 128.644 | 122.924 | 117.680 |
| 36 | 318.248 | 291.241 | 267.736 | 247.183 | 229.129 | 213.201 | 199.087 | 186.530 | 175.313 | 165.253 | 156.199 | 148.020 | 140.606 | 133.865 | 127.715 | 122.087 | 116.923 |
| 37 | 311.969 | 285.928 | 263.214 | 243.310 | 225.793 | 210.309 | 196.566 | 184.319 | 173.363 | 163.524 | 154.657 | 146.638 | 139.362 | 132.738 | 126.690 | 121.151 | 116.065 |
| 38 | 306.401 | 281.255 | 259.270 | 239.966 | 222.942 | 207.868 | 194.464 | 182.501 | 171.782 | 162.144 | 153.446 | 145.570 | 138.416 | 131.898 | 125.939 | 120.478 | 115.459 |
| 39 | 299.261 | 275.146 | 254.016 | 235.422 | 218.992 | 204.415 | 191.431 | 179.823 | 169.407 | 160.027 | 151.550 | 143.866 | 136.878 | 130.502 | 124.670 | 119.319 | 114.396 |
| 40 | 292.563 | 269.393 | 249.046 | 231.103 | 215.217 | 201.097 | 188.500 | 177.218 | 167.080 | 157.937 | 149.665 | 142.156 | 135.320 | 129.078 | 123.361 | 118.111 | 113.278 |
| 41 | 286.423 | 264.147 | 244.542 | 227.216 | 211.846 | 198.160 | 185.927 | 174.954 | 165.078 | 156.159 | 148.079 | 140.735 | 134.042 | 127.922 | 122.313 | 117.157 | 112.407 |
| 42 | 280.571 | 259.147 | 240.248 | 223.512 | 208.636 | 195.364 | 183.481 | 172.804 | 163.180 | 154.476 | 146.579 | 139.394 | 132.837 | 126.836 | 121.329 | 116.263 | 111.591 |
| 43 | 274.003 | 253.472 | 235.321 | 219.213 | 204.866 | 192.043 | 180.541 | 170.191 | 160.846 | 152.382 | 144.693 | 137.688 | 131.287 | 125.423 | 120.037 | 115.077 | 110.498 |
| 44 | 267.259 | 247.623 | 230.223 | 214.750 | 200.940 | 188.574 | 177.462 | 167.445 | 158.387 | 150.171 | 142.697 | 135.879 | 129.641 | 123.920 | 118.659 | 113.810 | 109.329 |
| 45 | 261.669 | 242.812 | 226.065 | 211.141 | 197.795 | 185.821 | 175.042 | 165.310 | 156.496 | 148.489 | 141.195 | 134.533 | 128.430 | 122.827 | 117.669 | 112.909 | 108.508 |
| 46 | 255.154 | 237.136 | 221.099 | 206.776 | 193.942 | 182.406 | 172.003 | 162.594 | 154.059 | 146.294 | 139.211 | 132.732 | 126.791 | 121.329 | 116.295 | 111.646 | 107.342 |
| 47 | 248.817 | 231.592 | 216.227 | 202.477 | 190.131 | 179.013 | 168.970 | 159.871 | 151.604 | 144.072 | 137.192 | 130.891 | 125.106 | 119.781 | 114.869 | 110.327 | 106.119 |
| 48 | 242.323 | 225.890 | 211.200 | 198.025 | 186.172 | 175.478 | 165.801 | 157.018 | 149.026 | 141.734 | 135.064 | 128.946 | 123.322 | 118.140 | 113.355 | 108.925 | 104.817 |
| 49 | 236.468 | 220.775 | 206.713 | 194.076 | 182.684 | 172.385 | 163.049 | 154.562 | 146.826 | 139.757 | 133.280 | 127.332 | 121.858 | 116.807 | 112.137 | 107.811 | 103.793 |
| 50 | 238.909 | 223.334 | 209.348 | 196.753 | 185.378 | 175.076 | 165.721 | 157.202 | 149.426 | 142.310 | 135.781 | 129.779 | 124.247 | 119.137 | 114.408 | 110.023 | 105.947 |
| 51 | 228.759 | 214.199 | 201.096 | 189.271 | 178.569 | 168.858 | 160.023 | 151.964 | 144.595 | 137.841 | 131.636 | 125.922 | 120.650 | 115.774 | 111.256 | 107.061 | 103.158 |
| 52 | 223.631 | 209.707 | 197.150 | 185.794 | 175.496 | 166.133 | 157.600 | 149.804 | 142.663 | 136.108 | 130.078 | 124.517 | 119.378 | 114.621 | 110.207 | 106.105 | 102.285 |
| 53 | 217.232 | 204.022 | 192.082 | 181.260 | 171.428 | 162.472 | 154.294 | 146.809 | 139.943 | 133.629 | 127.812 | 122.441 | 117.471 | 112.864 | 108.585 | 104.602 | 100.890 |
| 54 | 210.813 | 198.299 | 186.963 | 176.667 | 167.294 | 158.740 | 150.915 | 143.740 | 137.148 | 131.077 | 125.474 | 120.294 | 115.495 | 111.040 | 106.896 | 103.037 | 99.434 |
| 55 | 211.454 | 199.142 | 187.966 | 177.796 | 168.519 | 160.037 | 152.265 | 145.128 | 138.560 | 132.503 | 126.906 | 121.724 | 116.917 | 112.449 | 108.291 | 104.412 | 100.789 |
| 56 | 202.167 | 190.713 | 180.292 | 170.789 | 162.102 | 154.145 | 146.840 | 140.120 | 133.925 | 128.202 | 122.906 | 117.995 | 113.432 | 109.187 | 105.229 | 101.534 | 98.078 |
| 57 | 196.169 | 185.338 | 175.464 | 166.439 | 158.174 | 150.589 | 143.612 | 137.182 | 131.245 | 125.752 | 120.660 | 115.932 | 111.534 | 107.435 | 103.610 | 100.034 | 96.685 |
| 58 | 191.147 | 180.855 | 171.450 | 162.838 | 154.935 | 147.668 | 140.973 | 134.791 | 129.074 | 123.776 | 118.858 | 114.285 | 110.025 | 106.050 | 102.336 | 98.859 | 95.600 |
| 59 | 184.611 | 174.941 | 166.087 | 157.962 | 150.490 | 143.607 | 137.253 | 131.377 | 125.933 | 120.880 | 116.182 | 111.807 | 107.726 | 103.913 | 100.345 | 97.002 | 93.864 |
| 60 | 179.880 | 170.699 | 162.274 | 154.528 | 147.391 | 140.804 | 134.713 | 129.070 | 123.833 | 118.965 | 114.432 | 110.205 | 106.256 | 102.563 | 99.102 | 95.855 | 92.804 |
| 61 | 171.748 | 163.256 | 155.447 | 148.250 | 141.606 | 135.462 | 129.768 | 124.485 | 119.572 | 114.998 | 110.732 | 106.747 | 103.019 | 99.526 | 96.249 | 93.170 | 90.274 |
| 62 | 163.537 | 155.707 | 148.491 | 141.827 | 135.662 | 129.949 | 124.646 | 119.716 | 115.124 | 110.841 | 106.840 | 103.097 | 99.589 | 96.299 | 93.208 | 90.299 | 87.560 |
| 63 | 153.193 | 146.121 | 139.589 | 133.543 | 127.938 | 122.734 | 117.894 | 113.385 | 109.178 | 105.247 | 101.569 | 98.122 | 94.887 | 91.848 | 88.988 | 86.294 | 83.752 |
| 64 | 142.010 | 135.707 | 129.870 | 124.457 | 119.428 | 114.748 | 110.387 | 106.317 | 102.512 | 98.951 | 95.612 | 92.478 | 89.532 | 86.760 | 84.147 | 81.682 | 79.353 |
| 65 | 134.053 | 128.319 | 122.999 | 118.054 | 113.450 | 109.158 | 105.150 | 101.402 | 97.893 | 94.602 | 91.511 | 88.606 | 85.870 | 83.292 | 80.859 | 78.560 | 76.385 |

[1]Present value of monthly payments of $1 made at the **beginning** of each month of disability entitlement and continuing beyond NRA. Entitlement ends upon death of the beneficiary (recovery is not considered prior to NRA). Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **tables 8B** and **8C**.

## Table 29D.—Female Disabled Workers

***Monthly Life Annuity Immediate (excluding possibility of recovery prior to NRA)***[1]

(2006-10 Social Security DI disability experience)

| Entl age | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 447.660 | 397.081 | 354.998 | 319.706 | 289.880 | 264.487 | 242.712 | 223.911 | 207.572 | 193.283 | 180.714 | 169.595 | 159.706 | 150.868 | 142.931 | 135.772 | 129.287 |
| 17 | 439.249 | 390.228 | 349.349 | 314.996 | 285.909 | 261.102 | 239.796 | 221.375 | 205.346 | 191.312 | 178.955 | 168.012 | 158.273 | 149.562 | 141.734 | 134.669 | 128.267 |
| 18 | 431.033 | 383.526 | 343.820 | 310.383 | 282.019 | 257.787 | 236.942 | 218.894 | 203.169 | 189.386 | 177.236 | 166.468 | 156.876 | 148.290 | 140.570 | 133.597 | 127.275 |
| 19 | 424.008 | 377.859 | 339.201 | 306.580 | 278.855 | 255.127 | 234.684 | 216.959 | 201.495 | 187.925 | 175.951 | 165.328 | 155.857 | 147.373 | 139.739 | 132.841 | 126.582 |
| 20 | 419.294 | 374.219 | 336.377 | 304.377 | 277.129 | 253.769 | 233.611 | 216.108 | 200.819 | 187.386 | 175.520 | 164.984 | 155.582 | 147.154 | 139.565 | 132.702 | 126.473 |
| 21 | 414.961 | 370.892 | 333.812 | 302.392 | 275.587 | 252.568 | 232.673 | 215.374 | 200.243 | 186.934 | 175.166 | 164.706 | 155.365 | 146.985 | 139.434 | 132.602 | 126.398 |
| 22 | 407.887 | 365.140 | 329.090 | 298.479 | 272.315 | 249.806 | 230.321 | 213.354 | 198.493 | 185.406 | 173.821 | 163.515 | 154.302 | 146.030 | 138.571 | 131.819 | 125.682 |
| 23 | 399.838 | 358.506 | 323.570 | 293.844 | 268.385 | 246.445 | 227.422 | 210.831 | 196.281 | 183.452 | 172.082 | 161.957 | 152.898 | 144.757 | 137.411 | 130.756 | 124.704 |
| 24 | 393.090 | 353.017 | 319.068 | 290.121 | 265.282 | 243.837 | 225.213 | 208.946 | 194.660 | 182.048 | 170.858 | 160.882 | 151.948 | 143.914 | 136.657 | 130.079 | 124.093 |
| 25 | 385.712 | 346.941 | 314.022 | 285.893 | 261.709 | 240.793 | 222.598 | 206.682 | 192.685 | 180.312 | 169.322 | 159.515 | 150.723 | 142.809 | 135.657 | 129.168 | 123.259 |
| 26 | 378.616 | 341.084 | 309.145 | 281.797 | 258.239 | 237.828 | 220.044 | 204.464 | 190.743 | 178.600 | 167.802 | 158.155 | 149.500 | 141.702 | 134.649 | 128.245 | 122.411 |
| 27 | 372.843 | 336.387 | 305.295 | 278.617 | 255.591 | 235.607 | 218.165 | 202.863 | 189.369 | 177.411 | 166.765 | 157.246 | 148.696 | 140.987 | 134.009 | 127.669 | 121.890 |
| 28 | 366.691 | 331.355 | 301.149 | 275.178 | 252.719 | 233.190 | 216.118 | 201.117 | 187.870 | 176.117 | 165.641 | 156.262 | 147.832 | 140.223 | 133.330 | 127.063 | 121.345 |
| 29 | 359.741 | 325.603 | 296.355 | 271.153 | 249.317 | 230.295 | 213.638 | 198.979 | 186.016 | 174.498 | 164.220 | 155.009 | 146.720 | 139.231 | 132.442 | 126.264 | 120.624 |
| 30 | 353.695 | 320.606 | 292.193 | 267.660 | 246.362 | 227.776 | 211.474 | 197.105 | 184.381 | 173.062 | 162.950 | 153.877 | 145.704 | 138.315 | 131.610 | 125.505 | 119.928 |
| 31 | 348.248 | 316.144 | 288.516 | 264.610 | 243.816 | 225.638 | 209.667 | 195.568 | 183.066 | 171.930 | 161.968 | 153.021 | 144.955 | 137.654 | 131.025 | 124.983 | 119.460 |
| 32 | 342.238 | 311.170 | 284.373 | 261.138 | 240.889 | 223.153 | 207.546 | 193.746 | 181.492 | 170.561 | 160.772 | 151.971 | 144.027 | 136.831 | 130.290 | 124.324 | 118.867 |
| 33 | 336.884 | 306.761 | 280.720 | 258.093 | 238.336 | 221.000 | 205.719 | 192.187 | 180.153 | 169.405 | 159.768 | 151.093 | 143.256 | 136.150 | 129.685 | 123.784 | 118.383 |
| 34 | 330.772 | 301.660 | 276.436 | 254.473 | 235.258 | 218.367 | 203.452 | 190.224 | 178.443 | 167.907 | 158.448 | 149.924 | 142.215 | 135.218 | 128.847 | 123.027 | 117.696 |
| 35 | 323.710 | 295.680 | 271.338 | 250.100 | 231.481 | 215.084 | 200.581 | 187.698 | 176.207 | 165.917 | 156.667 | 148.321 | 140.765 | 133.900 | 127.644 | 121.924 | 116.680 |
| 36 | 317.248 | 290.241 | 266.736 | 246.183 | 228.129 | 212.201 | 198.087 | 185.530 | 174.313 | 164.253 | 155.199 | 147.020 | 139.606 | 132.865 | 126.715 | 121.087 | 115.923 |
| 37 | 310.969 | 284.928 | 262.214 | 242.310 | 224.793 | 209.309 | 195.566 | 183.319 | 172.363 | 162.524 | 153.657 | 145.638 | 138.362 | 131.738 | 125.690 | 120.151 | 115.065 |
| 38 | 305.401 | 280.255 | 258.270 | 238.966 | 221.942 | 206.868 | 193.464 | 181.501 | 170.782 | 161.144 | 152.446 | 144.570 | 137.416 | 130.898 | 124.939 | 119.478 | 114.459 |
| 39 | 298.261 | 274.146 | 253.016 | 234.422 | 217.992 | 203.415 | 190.431 | 178.823 | 168.407 | 159.027 | 150.550 | 142.866 | 135.878 | 129.502 | 123.670 | 118.319 | 113.396 |
| 40 | 291.563 | 268.393 | 248.046 | 230.103 | 214.217 | 200.097 | 187.500 | 176.218 | 166.080 | 156.937 | 148.665 | 141.156 | 134.320 | 128.078 | 122.361 | 117.111 | 112.278 |
| 41 | 285.423 | 263.147 | 243.542 | 226.216 | 210.846 | 197.160 | 184.927 | 173.954 | 164.078 | 155.159 | 147.079 | 139.735 | 133.042 | 126.922 | 121.313 | 116.157 | 111.407 |
| 42 | 279.571 | 258.147 | 239.248 | 222.512 | 207.636 | 194.364 | 182.481 | 171.804 | 162.180 | 153.476 | 145.579 | 138.394 | 131.837 | 125.836 | 120.329 | 115.263 | 110.591 |
| 43 | 273.003 | 252.472 | 234.321 | 218.213 | 203.866 | 191.043 | 179.541 | 169.191 | 159.846 | 151.382 | 143.693 | 136.688 | 130.287 | 124.423 | 119.037 | 114.077 | 109.498 |
| 44 | 266.259 | 246.623 | 229.223 | 213.750 | 199.940 | 187.574 | 176.462 | 166.445 | 157.387 | 149.171 | 141.697 | 134.879 | 128.641 | 122.920 | 117.659 | 112.810 | 108.329 |
| 45 | 260.669 | 241.812 | 225.065 | 210.141 | 196.795 | 184.821 | 174.042 | 164.310 | 155.496 | 147.489 | 140.195 | 133.533 | 127.430 | 121.827 | 116.669 | 111.909 | 107.508 |
| 46 | 254.154 | 236.136 | 220.099 | 205.776 | 192.942 | 181.406 | 171.003 | 161.594 | 153.059 | 145.294 | 138.211 | 131.732 | 125.791 | 120.329 | 115.295 | 110.646 | 106.342 |
| 47 | 247.817 | 230.592 | 215.227 | 201.477 | 189.131 | 178.013 | 167.970 | 158.871 | 150.604 | 143.072 | 136.192 | 129.891 | 124.106 | 118.781 | 113.869 | 109.327 | 105.119 |
| 48 | 241.323 | 224.890 | 210.200 | 197.025 | 185.172 | 174.478 | 164.801 | 156.018 | 148.026 | 140.734 | 134.064 | 127.946 | 122.322 | 117.140 | 112.355 | 107.925 | 103.817 |
| 49 | 235.468 | 219.775 | 205.713 | 193.076 | 181.684 | 171.385 | 162.049 | 153.562 | 145.826 | 138.757 | 132.280 | 126.332 | 120.858 | 115.807 | 111.137 | 106.811 | 102.793 |
| 50 | 237.909 | 222.334 | 208.348 | 195.753 | 184.378 | 174.076 | 164.721 | 156.202 | 148.426 | 141.310 | 134.781 | 128.779 | 123.247 | 118.137 | 113.408 | 109.023 | 104.947 |
| 51 | 227.759 | 213.199 | 200.096 | 188.271 | 177.569 | 167.858 | 159.023 | 150.964 | 143.595 | 136.841 | 130.636 | 124.922 | 119.650 | 114.774 | 110.256 | 106.061 | 102.158 |
| 52 | 222.631 | 208.707 | 196.150 | 184.794 | 174.496 | 165.133 | 156.600 | 148.804 | 141.663 | 135.108 | 129.078 | 123.517 | 118.378 | 113.621 | 109.207 | 105.105 | 101.285 |
| 53 | 216.232 | 203.022 | 191.082 | 180.260 | 170.428 | 161.472 | 153.294 | 145.809 | 138.943 | 132.629 | 126.812 | 121.441 | 116.471 | 111.864 | 107.585 | 103.602 | 99.890 |
| 54 | 209.813 | 197.299 | 185.963 | 175.667 | 166.294 | 157.740 | 149.915 | 142.740 | 136.148 | 130.077 | 124.474 | 119.294 | 114.495 | 110.040 | 105.896 | 102.037 | 98.434 |
| 55 | 210.454 | 198.142 | 186.966 | 176.796 | 167.519 | 159.037 | 151.265 | 144.128 | 137.560 | 131.503 | 125.906 | 120.724 | 115.917 | 111.449 | 107.291 | 103.412 | 99.789 |
| 56 | 201.167 | 189.713 | 179.292 | 169.789 | 161.102 | 153.145 | 145.840 | 139.120 | 132.925 | 127.202 | 121.906 | 116.995 | 112.432 | 108.187 | 104.229 | 100.534 | 97.078 |
| 57 | 195.169 | 184.338 | 174.464 | 165.439 | 157.174 | 149.589 | 142.612 | 136.182 | 130.245 | 124.752 | 119.660 | 114.932 | 110.534 | 106.435 | 102.610 | 99.034 | 95.685 |
| 58 | 190.147 | 179.855 | 170.450 | 161.838 | 153.935 | 146.668 | 139.973 | 133.791 | 128.074 | 122.776 | 117.858 | 113.285 | 109.025 | 105.050 | 101.336 | 97.859 | 94.600 |
| 59 | 183.611 | 173.941 | 165.087 | 156.962 | 149.490 | 142.607 | 136.253 | 130.377 | 124.933 | 119.880 | 115.182 | 110.807 | 106.726 | 102.913 | 99.345 | 96.002 | 92.864 |
| 60 | 178.880 | 169.699 | 161.274 | 153.528 | 146.391 | 139.804 | 133.713 | 128.070 | 122.833 | 117.965 | 113.432 | 109.205 | 105.256 | 101.563 | 98.102 | 94.855 | 91.804 |
| 61 | 170.748 | 162.256 | 154.447 | 147.250 | 140.606 | 134.462 | 128.768 | 123.485 | 118.572 | 113.998 | 109.732 | 105.747 | 102.019 | 98.526 | 95.249 | 92.170 | 89.274 |
| 62 | 162.537 | 154.707 | 147.491 | 140.827 | 134.662 | 128.949 | 123.646 | 118.716 | 114.124 | 109.841 | 105.840 | 102.097 | 98.589 | 95.299 | 92.208 | 89.299 | 86.560 |
| 63 | 152.193 | 145.121 | 138.589 | 132.543 | 126.938 | 121.734 | 116.894 | 112.385 | 108.178 | 104.247 | 100.569 | 97.122 | 93.887 | 90.848 | 87.988 | 85.294 | 82.752 |
| 64 | 141.010 | 134.707 | 128.870 | 123.457 | 118.428 | 113.748 | 109.387 | 105.317 | 101.512 | 97.951 | 94.612 | 91.478 | 88.532 | 85.760 | 83.147 | 80.682 | 78.353 |
| 65 | 133.053 | 127.319 | 121.999 | 117.054 | 112.450 | 108.158 | 104.150 | 100.402 | 96.893 | 93.602 | 90.511 | 87.606 | 84.870 | 82.292 | 79.859 | 77.560 | 75.385 |

[1]Present value of monthly payments of $1 made at the **end** of each month of disability entitlement and continuing beyond NRA. Entitlement ends upon death of the beneficiary (recovery is not considered prior to NRA). Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **tables 8B** and **8C**.

## Table 30A.—Male Disabled Workers
### *Annual Life Annuity to Age 66 Due*[1]
(2006-10 Social Security DI disability experience)

| Entl age | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 17.972 | 16.670 | 15.533 | 14.533 | 13.652 | 12.870 | 12.175 | 11.553 | 10.995 | 10.492 | 10.036 | 9.623 | 9.246 | 8.901 | 8.585 | 8.294 | 8.025 |
| 17 | 19.189 | 17.774 | 16.535 | 15.447 | 14.486 | 13.634 | 12.875 | 12.197 | 11.588 | 11.039 | 10.543 | 10.092 | 9.682 | 9.307 | 8.963 | 8.647 | 8.355 |
| 18 | 20.598 | 19.054 | 17.700 | 16.509 | 15.457 | 14.523 | 13.691 | 12.948 | 12.280 | 11.679 | 11.135 | 10.641 | 10.192 | 9.782 | 9.406 | 9.060 | 8.742 |
| 19 | 21.794 | 20.145 | 18.698 | 17.423 | 16.296 | 15.294 | 14.401 | 13.602 | 12.885 | 12.239 | 11.654 | 11.123 | 10.640 | 10.199 | 9.795 | 9.424 | 9.083 |
| 20 | 22.559 | 20.852 | 19.351 | 18.027 | 16.854 | 15.811 | 14.880 | 14.046 | 13.297 | 12.621 | 12.010 | 11.455 | 10.949 | 10.488 | 10.065 | 9.677 | 9.319 |
| 21 | 22.793 | 21.082 | 19.574 | 18.241 | 17.059 | 16.005 | 15.064 | 14.220 | 13.460 | 12.775 | 12.154 | 11.590 | 11.076 | 10.607 | 10.176 | 9.781 | 9.417 |
| 22 | 22.658 | 20.979 | 19.496 | 18.183 | 17.016 | 15.974 | 15.042 | 14.204 | 13.450 | 12.769 | 12.151 | 11.589 | 11.076 | 10.607 | 10.178 | 9.782 | 9.418 |
| 23 | 22.549 | 20.902 | 19.444 | 18.150 | 16.997 | 15.967 | 15.043 | 14.212 | 13.463 | 12.785 | 12.169 | 11.609 | 11.097 | 10.629 | 10.199 | 9.804 | 9.439 |
| 24 | 22.084 | 20.501 | 19.096 | 17.847 | 16.732 | 15.733 | 14.836 | 14.028 | 13.298 | 12.636 | 12.035 | 11.486 | 10.985 | 10.526 | 10.105 | 9.716 | 9.358 |
| 25 | 21.512 | 20.000 | 18.655 | 17.456 | 16.383 | 15.421 | 14.555 | 13.774 | 13.066 | 12.424 | 11.840 | 11.307 | 10.819 | 10.372 | 9.960 | 9.581 | 9.231 |
| 26 | 21.290 | 19.818 | 18.507 | 17.335 | 16.284 | 15.340 | 14.489 | 13.719 | 13.022 | 12.388 | 11.810 | 11.282 | 10.798 | 10.354 | 9.946 | 9.569 | 9.220 |
| 27 | 20.916 | 19.498 | 18.232 | 17.097 | 16.078 | 15.160 | 14.331 | 13.581 | 12.899 | 12.279 | 11.712 | 11.194 | 10.719 | 10.283 | 9.880 | 9.509 | 9.165 |
| 28 | 20.518 | 19.155 | 17.934 | 16.838 | 15.852 | 14.961 | 14.156 | 13.425 | 12.760 | 12.154 | 11.600 | 11.093 | 10.627 | 10.198 | 9.803 | 9.437 | 9.099 |
| 29 | 20.216 | 18.901 | 17.721 | 16.659 | 15.701 | 14.834 | 14.048 | 13.334 | 12.684 | 12.089 | 11.546 | 11.047 | 10.588 | 10.165 | 9.775 | 9.414 | 9.079 |
| 30 | 20.001 | 18.725 | 17.577 | 16.542 | 15.605 | 14.757 | 13.986 | 13.285 | 12.644 | 12.059 | 11.522 | 11.028 | 10.574 | 10.155 | 9.768 | 9.410 | 9.077 |
| 31 | 19.600 | 18.378 | 17.276 | 16.279 | 15.377 | 14.557 | 13.810 | 13.129 | 12.507 | 11.936 | 11.413 | 10.931 | 10.487 | 10.076 | 9.697 | 9.344 | 9.017 |
| 32 | 19.312 | 18.134 | 17.069 | 16.104 | 15.227 | 14.430 | 13.702 | 13.037 | 12.428 | 11.869 | 11.355 | 10.881 | 10.444 | 10.040 | 9.665 | 9.317 | 8.994 |
| 33 | 18.982 | 17.850 | 16.825 | 15.894 | 15.046 | 14.272 | 13.566 | 12.918 | 12.324 | 11.778 | 11.275 | 10.811 | 10.382 | 9.985 | 9.616 | 9.274 | 8.955 |
| 34 | 18.535 | 17.460 | 16.482 | 15.591 | 14.779 | 14.036 | 13.356 | 12.732 | 12.158 | 11.630 | 11.142 | 10.692 | 10.274 | 9.887 | 9.527 | 9.193 | 8.881 |
| 35 | 18.234 | 17.202 | 16.262 | 15.404 | 14.619 | 13.900 | 13.240 | 12.633 | 12.074 | 11.559 | 11.082 | 10.641 | 10.231 | 9.851 | 9.497 | 9.168 | 8.860 |
| 36 | 17.865 | 16.881 | 15.982 | 15.159 | 14.405 | 13.712 | 13.075 | 12.489 | 11.947 | 11.446 | 10.982 | 10.552 | 10.153 | 9.781 | 9.435 | 9.112 | 8.810 |
| 37 | 17.399 | 16.468 | 15.616 | 14.833 | 14.115 | 13.453 | 12.843 | 12.280 | 11.759 | 11.276 | 10.829 | 10.413 | 10.026 | 9.666 | 9.330 | 9.015 | 8.721 |
| 38 | 17.042 | 16.156 | 15.342 | 14.594 | 13.905 | 13.269 | 12.681 | 12.138 | 11.634 | 11.166 | 10.732 | 10.328 | 9.951 | 9.599 | 9.270 | 8.963 | 8.675 |
| 39 | 16.669 | 15.828 | 15.054 | 14.341 | 13.682 | 13.073 | 12.509 | 11.986 | 11.500 | 11.048 | 10.627 | 10.235 | 9.869 | 9.527 | 9.207 | 8.907 | 8.625 |
| 40 | 16.186 | 15.396 | 14.667 | 13.993 | 13.370 | 12.791 | 12.255 | 11.756 | 11.292 | 10.859 | 10.456 | 10.079 | 9.726 | 9.396 | 9.087 | 8.796 | 8.524 |
| 41 | 15.718 | 14.977 | 14.291 | 13.656 | 13.066 | 12.518 | 12.008 | 11.533 | 11.090 | 10.676 | 10.290 | 9.928 | 9.589 | 9.271 | 8.972 | 8.692 | 8.427 |
| 42 | 15.166 | 14.477 | 13.838 | 13.243 | 12.691 | 12.176 | 11.695 | 11.247 | 10.828 | 10.436 | 10.068 | 9.724 | 9.401 | 9.097 | 8.811 | 8.542 | 8.288 |
| 43 | 14.685 | 14.043 | 13.445 | 12.889 | 12.370 | 11.885 | 11.432 | 11.008 | 10.611 | 10.238 | 9.889 | 9.560 | 9.251 | 8.960 | 8.686 | 8.427 | 8.183 |
| 44 | 14.163 | 13.569 | 13.015 | 12.497 | 12.012 | 11.559 | 11.134 | 10.735 | 10.361 | 10.009 | 9.678 | 9.366 | 9.073 | 8.796 | 8.534 | 8.287 | 8.053 |
| 45 | 13.645 | 13.097 | 12.583 | 12.102 | 11.651 | 11.228 | 10.831 | 10.457 | 10.105 | 9.774 | 9.462 | 9.167 | 8.889 | 8.626 | 8.377 | 8.141 | 7.918 |
| 46 | 13.139 | 12.634 | 12.160 | 11.715 | 11.296 | 10.902 | 10.531 | 10.182 | 9.852 | 9.541 | 9.247 | 8.968 | 8.705 | 8.456 | 8.220 | 7.996 | 7.783 |
| 47 | 12.552 | 12.093 | 11.660 | 11.252 | 10.868 | 10.506 | 10.164 | 9.841 | 9.535 | 9.246 | 8.972 | 8.712 | 8.466 | 8.233 | 8.011 | 7.800 | 7.599 |
| 48 | 11.999 | 11.581 | 11.187 | 10.815 | 10.463 | 10.130 | 9.815 | 9.516 | 9.233 | 8.965 | 8.710 | 8.469 | 8.239 | 8.020 | 7.812 | 7.614 | 7.425 |
| 49 | 11.531 | 11.150 | 10.790 | 10.448 | 10.125 | 9.818 | 9.526 | 9.250 | 8.987 | 8.737 | 8.500 | 8.274 | 8.058 | 7.853 | 7.657 | 7.470 | 7.292 |
| 50 | 11.477 | 11.116 | 10.772 | 10.447 | 10.137 | 9.843 | 9.563 | 9.296 | 9.042 | 8.800 | 8.570 | 8.350 | 8.140 | 7.939 | 7.747 | 7.564 | 7.389 |
| 51 | 10.694 | 10.379 | 10.079 | 9.793 | 9.520 | 9.260 | 9.013 | 8.776 | 8.550 | 8.335 | 8.128 | 7.931 | 7.743 | 7.562 | 7.389 | 7.223 | 7.064 |
| 52 | 10.111 | 9.832 | 9.565 | 9.311 | 9.068 | 8.835 | 8.613 | 8.400 | 8.197 | 8.002 | 7.815 | 7.636 | 7.464 | 7.299 | 7.141 | 6.989 | 6.843 |
| 53 | 9.500 | 9.256 | 9.023 | 8.800 | 8.585 | 8.380 | 8.183 | 7.994 | 7.813 | 7.639 | 7.472 | 7.311 | 7.157 | 7.008 | 6.865 | 6.728 | 6.595 |
| 54 | 8.961 | 8.748 | 8.544 | 8.347 | 8.159 | 7.978 | 7.803 | 7.636 | 7.475 | 7.319 | 7.170 | 7.026 | 6.887 | 6.753 | 6.624 | 6.499 | 6.379 |
| 55 | 8.663 | 8.472 | 8.288 | 8.112 | 7.941 | 7.777 | 7.619 | 7.466 | 7.319 | 7.177 | 7.040 | 6.907 | 6.779 | 6.655 | 6.536 | 6.420 | 6.308 |
| 56 | 7.923 | 7.765 | 7.613 | 7.466 | 7.324 | 7.186 | 7.053 | 6.925 | 6.800 | 6.680 | 6.564 | 6.451 | 6.342 | 6.236 | 6.133 | 6.034 | 5.938 |
| 57 | 7.271 | 7.141 | 7.015 | 6.894 | 6.776 | 6.661 | 6.550 | 6.443 | 6.338 | 6.237 | 6.139 | 6.043 | 5.951 | 5.861 | 5.773 | 5.688 | 5.605 |
| 58 | 6.563 | 6.460 | 6.360 | 6.263 | 6.168 | 6.076 | 5.986 | 5.899 | 5.814 | 5.732 | 5.652 | 5.574 | 5.498 | 5.424 | 5.351 | 5.281 | 5.213 |
| 59 | 5.876 | 5.796 | 5.718 | 5.642 | 5.568 | 5.496 | 5.426 | 5.357 | 5.290 | 5.225 | 5.161 | 5.099 | 5.038 | 4.978 | 4.920 | 4.864 | 4.808 |
| 60 | 5.172 | 5.113 | 5.055 | 4.998 | 4.943 | 4.889 | 4.836 | 4.784 | 4.734 | 4.684 | 4.635 | 4.588 | 4.541 | 4.496 | 4.451 | 4.408 | 4.365 |
| 61 | 4.373 | 4.333 | 4.294 | 4.255 | 4.217 | 4.180 | 4.143 | 4.107 | 4.072 | 4.038 | 4.004 | 3.970 | 3.938 | 3.906 | 3.874 | 3.843 | 3.813 |
| 62 | 3.566 | 3.541 | 3.517 | 3.493 | 3.469 | 3.446 | 3.424 | 3.401 | 3.379 | 3.357 | 3.336 | 3.315 | 3.294 | 3.274 | 3.253 | 3.234 | 3.214 |
| 63 | 2.725 | 2.712 | 2.700 | 2.688 | 2.676 | 2.664 | 2.652 | 2.640 | 2.629 | 2.617 | 2.606 | 2.595 | 2.584 | 2.573 | 2.563 | 2.552 | 2.542 |
| 64 | 1.876 | 1.872 | 1.867 | 1.863 | 1.859 | 1.855 | 1.851 | 1.847 | 1.843 | 1.839 | 1.835 | 1.831 | 1.827 | 1.823 | 1.819 | 1.815 | 1.812 |
| 65 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

[1]Present value of annual payments of $1 made at the **beginning** of each year of disability entitlement. Entitlement ends upon death, recovery, or attainment of age 66 (NRA) of the beneficiary. Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **table 22A**.

## Table 30B.—Male Disabled Workers

### *Annual Life Annuity to Age 66 Immediate*[1]

(2006-10 Social Security DI disability experience)

| Entl age | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 17.072 | 15.749 | 14.594 | 13.581 | 12.689 | 11.900 | 11.198 | 10.571 | 10.009 | 9.503 | 9.045 | 8.630 | 8.252 | 7.906 | 7.589 | 7.297 | 7.027 |
| 17 | 18.305 | 16.865 | 15.607 | 14.503 | 13.530 | 12.669 | 11.903 | 11.218 | 10.605 | 10.053 | 9.554 | 9.101 | 8.689 | 8.312 | 7.967 | 7.650 | 7.358 |
| 18 | 19.734 | 18.161 | 16.785 | 15.576 | 14.510 | 13.565 | 12.725 | 11.974 | 11.301 | 10.695 | 10.148 | 9.652 | 9.201 | 8.789 | 8.411 | 8.065 | 7.745 |
| 19 | 20.948 | 19.267 | 17.795 | 16.500 | 15.357 | 14.343 | 13.440 | 12.633 | 11.910 | 11.258 | 10.670 | 10.136 | 9.651 | 9.208 | 8.802 | 8.430 | 8.087 |
| 20 | 21.728 | 19.987 | 18.459 | 17.113 | 15.922 | 14.866 | 13.924 | 13.081 | 12.325 | 11.644 | 11.028 | 10.470 | 9.961 | 9.498 | 9.073 | 8.683 | 8.324 |
| 21 | 21.974 | 20.227 | 18.690 | 17.334 | 16.133 | 15.065 | 14.112 | 13.259 | 12.492 | 11.800 | 11.175 | 10.607 | 10.090 | 9.618 | 9.185 | 8.788 | 8.422 |
| 22 | 21.846 | 20.130 | 18.618 | 17.281 | 16.095 | 15.038 | 14.094 | 13.246 | 12.484 | 11.796 | 11.173 | 10.607 | 10.091 | 9.620 | 9.188 | 8.791 | 8.425 |
| 23 | 21.745 | 20.060 | 18.572 | 17.254 | 16.081 | 15.035 | 14.099 | 13.258 | 12.500 | 11.815 | 11.194 | 10.629 | 10.113 | 9.642 | 9.210 | 8.813 | 8.446 |
| 24 | 21.284 | 19.663 | 18.229 | 16.955 | 15.819 | 14.805 | 13.895 | 13.076 | 12.337 | 11.668 | 11.061 | 10.508 | 10.003 | 9.541 | 9.117 | 8.726 | 8.366 |
| 25 | 20.715 | 19.165 | 17.791 | 16.567 | 15.474 | 14.496 | 13.616 | 12.824 | 12.108 | 11.458 | 10.868 | 10.330 | 9.838 | 9.388 | 8.974 | 8.592 | 8.240 |
| 26 | 20.500 | 18.991 | 17.649 | 16.452 | 15.380 | 14.419 | 13.554 | 12.773 | 12.066 | 11.424 | 10.840 | 10.307 | 9.819 | 9.372 | 8.960 | 8.581 | 8.230 |
| 27 | 20.132 | 18.677 | 17.379 | 16.219 | 15.179 | 14.244 | 13.400 | 12.638 | 11.947 | 11.318 | 10.745 | 10.222 | 9.742 | 9.302 | 8.896 | 8.522 | 8.176 |
| 28 | 19.740 | 18.339 | 17.087 | 15.965 | 14.957 | 14.049 | 13.229 | 12.486 | 11.811 | 11.196 | 10.636 | 10.122 | 9.652 | 9.219 | 8.820 | 8.452 | 8.111 |
| 29 | 19.445 | 18.092 | 16.880 | 15.792 | 14.812 | 13.927 | 13.126 | 12.399 | 11.738 | 11.135 | 10.584 | 10.079 | 9.615 | 9.188 | 8.794 | 8.430 | 8.093 |
| 30 | 19.239 | 17.924 | 16.744 | 15.682 | 14.723 | 13.856 | 13.069 | 12.355 | 11.703 | 11.108 | 10.564 | 10.064 | 9.604 | 9.181 | 8.790 | 8.428 | 8.092 |
| 31 | 18.844 | 17.584 | 16.449 | 15.425 | 14.500 | 13.661 | 12.898 | 12.203 | 11.570 | 10.990 | 10.458 | 9.969 | 9.519 | 9.104 | 8.720 | 8.364 | 8.034 |
| 32 | 18.565 | 17.348 | 16.250 | 15.258 | 14.358 | 13.540 | 12.796 | 12.117 | 11.496 | 10.927 | 10.404 | 9.923 | 9.480 | 9.070 | 8.691 | 8.339 | 8.013 |
| 33 | 18.244 | 17.073 | 16.014 | 15.055 | 14.183 | 13.389 | 12.665 | 12.003 | 11.397 | 10.841 | 10.329 | 9.857 | 9.421 | 9.018 | 8.645 | 8.298 | 7.976 |
| 34 | 17.804 | 16.689 | 15.678 | 14.759 | 13.923 | 13.159 | 12.462 | 11.822 | 11.236 | 10.696 | 10.200 | 9.741 | 9.317 | 8.924 | 8.559 | 8.220 | 7.904 |
| 35 | 17.512 | 16.441 | 15.467 | 14.580 | 13.771 | 13.031 | 12.353 | 11.730 | 11.158 | 10.631 | 10.144 | 9.694 | 9.278 | 8.891 | 8.532 | 8.198 | 7.886 |
| 36 | 17.153 | 16.129 | 15.196 | 14.344 | 13.565 | 12.851 | 12.195 | 11.592 | 11.037 | 10.524 | 10.050 | 9.611 | 9.204 | 8.826 | 8.474 | 8.146 | 7.839 |
| 37 | 16.695 | 15.724 | 14.838 | 14.026 | 13.282 | 12.598 | 11.969 | 11.390 | 10.855 | 10.360 | 9.902 | 9.477 | 9.082 | 8.714 | 8.372 | 8.052 | 7.754 |
| 38 | 16.348 | 15.423 | 14.575 | 13.797 | 13.082 | 12.423 | 11.816 | 11.256 | 10.737 | 10.257 | 9.811 | 9.397 | 9.012 | 8.653 | 8.317 | 8.004 | 7.711 |
| 39 | 15.986 | 15.106 | 14.297 | 13.554 | 12.869 | 12.237 | 11.652 | 11.112 | 10.611 | 10.146 | 9.713 | 9.311 | 8.936 | 8.586 | 8.259 | 7.952 | 7.665 |
| 40 | 15.512 | 14.683 | 13.920 | 13.216 | 12.565 | 11.964 | 11.407 | 10.890 | 10.410 | 9.964 | 9.549 | 9.161 | 8.799 | 8.461 | 8.144 | 7.847 | 7.568 |
| 41 | 15.054 | 14.274 | 13.554 | 12.888 | 12.271 | 11.700 | 11.169 | 10.676 | 10.217 | 9.789 | 9.390 | 9.017 | 8.668 | 8.342 | 8.035 | 7.748 | 7.477 |
| 42 | 14.510 | 13.783 | 13.109 | 12.485 | 11.905 | 11.367 | 10.866 | 10.399 | 9.963 | 9.557 | 9.176 | 8.820 | 8.487 | 8.174 | 7.880 | 7.603 | 7.343 |
| 43 | 14.038 | 13.359 | 12.728 | 12.141 | 11.595 | 11.087 | 10.612 | 10.170 | 9.756 | 9.368 | 9.005 | 8.665 | 8.345 | 8.045 | 7.762 | 7.495 | 7.244 |
| 44 | 13.527 | 12.895 | 12.307 | 11.759 | 11.248 | 10.771 | 10.324 | 9.907 | 9.515 | 9.148 | 8.803 | 8.480 | 8.175 | 7.888 | 7.617 | 7.362 | 7.121 |
| 45 | 13.019 | 12.434 | 11.887 | 11.377 | 10.899 | 10.452 | 10.033 | 9.640 | 9.271 | 8.924 | 8.597 | 8.290 | 8.000 | 7.727 | 7.468 | 7.224 | 6.993 |
| 46 | 12.525 | 11.984 | 11.477 | 11.002 | 10.557 | 10.139 | 9.746 | 9.377 | 9.030 | 8.702 | 8.393 | 8.102 | 7.827 | 7.567 | 7.321 | 7.088 | 6.867 |
| 47 | 11.948 | 11.453 | 10.988 | 10.551 | 10.141 | 9.754 | 9.391 | 9.048 | 8.724 | 8.418 | 8.130 | 7.857 | 7.598 | 7.354 | 7.121 | 6.901 | 6.692 |
| 48 | 11.407 | 10.954 | 10.528 | 10.127 | 9.749 | 9.392 | 9.055 | 8.737 | 8.436 | 8.151 | 7.881 | 7.626 | 7.383 | 7.153 | 6.934 | 6.726 | 6.529 |
| 49 | 10.956 | 10.541 | 10.149 | 9.778 | 9.429 | 9.098 | 8.784 | 8.488 | 8.206 | 7.940 | 7.686 | 7.446 | 7.217 | 7.000 | 6.793 | 6.596 | 6.408 |
| 50 | 10.942 | 10.545 | 10.169 | 9.814 | 9.477 | 9.157 | 8.853 | 8.565 | 8.292 | 8.032 | 7.784 | 7.549 | 7.324 | 7.110 | 6.906 | 6.712 | 6.526 |
| 51 | 10.164 | 9.815 | 9.483 | 9.169 | 8.870 | 8.586 | 8.315 | 8.058 | 7.812 | 7.579 | 7.356 | 7.143 | 6.940 | 6.746 | 6.561 | 6.384 | 6.214 |
| 52 | 9.598 | 9.286 | 8.990 | 8.707 | 8.438 | 8.181 | 7.936 | 7.702 | 7.479 | 7.266 | 7.062 | 6.867 | 6.681 | 6.502 | 6.331 | 6.168 | 6.011 |
| 53 | 9.003 | 8.728 | 8.466 | 8.215 | 7.975 | 7.746 | 7.527 | 7.317 | 7.117 | 6.925 | 6.740 | 6.564 | 6.394 | 6.232 | 6.076 | 5.926 | 5.782 |
| 54 | 8.487 | 8.244 | 8.011 | 7.789 | 7.575 | 7.370 | 7.174 | 6.986 | 6.805 | 6.631 | 6.465 | 6.304 | 6.150 | 6.002 | 5.860 | 5.722 | 5.590 |
| 55 | 8.244 | 8.022 | 7.810 | 7.606 | 7.410 | 7.221 | 7.040 | 6.866 | 6.698 | 6.537 | 6.381 | 6.231 | 6.087 | 5.948 | 5.814 | 5.685 | 5.560 |
| 56 | 7.519 | 7.333 | 7.153 | 6.980 | 6.814 | 6.653 | 6.498 | 6.349 | 6.205 | 6.066 | 5.931 | 5.802 | 5.676 | 5.555 | 5.438 | 5.325 | 5.216 |
| 57 | 6.893 | 6.736 | 6.585 | 6.438 | 6.297 | 6.160 | 6.028 | 5.901 | 5.777 | 5.657 | 5.541 | 5.429 | 5.321 | 5.215 | 5.113 | 5.015 | 4.919 |
| 58 | 6.209 | 6.081 | 5.957 | 5.837 | 5.720 | 5.607 | 5.497 | 5.391 | 5.288 | 5.188 | 5.091 | 4.996 | 4.905 | 4.816 | 4.729 | 4.645 | 4.564 |
| 59 | 5.555 | 5.452 | 5.352 | 5.255 | 5.160 | 5.068 | 4.979 | 4.892 | 4.807 | 4.725 | 4.645 | 4.567 | 4.491 | 4.417 | 4.345 | 4.275 | 4.207 |
| 60 | 4.888 | 4.808 | 4.730 | 4.654 | 4.580 | 4.507 | 4.437 | 4.368 | 4.301 | 4.235 | 4.171 | 4.109 | 4.048 | 3.988 | 3.930 | 3.873 | 3.818 |
| 61 | 4.112 | 4.054 | 3.997 | 3.941 | 3.887 | 3.833 | 3.781 | 3.730 | 3.680 | 3.632 | 3.584 | 3.537 | 3.491 | 3.446 | 3.402 | 3.359 | 3.317 |
| 62 | 3.329 | 3.290 | 3.251 | 3.213 | 3.175 | 3.138 | 3.102 | 3.067 | 3.032 | 2.998 | 2.965 | 2.932 | 2.900 | 2.868 | 2.837 | 2.807 | 2.777 |
| 63 | 2.504 | 2.480 | 2.456 | 2.433 | 2.410 | 2.387 | 2.365 | 2.343 | 2.322 | 2.301 | 2.280 | 2.259 | 2.239 | 2.219 | 2.200 | 2.180 | 2.161 |
| 64 | 1.682 | 1.670 | 1.658 | 1.646 | 1.634 | 1.622 | 1.611 | 1.600 | 1.588 | 1.577 | 1.566 | 1.556 | 1.545 | 1.534 | 1.524 | 1.514 | 1.504 |
| 65 | 0.867 | 0.863 | 0.859 | 0.855 | 0.850 | 0.846 | 0.842 | 0.838 | 0.834 | 0.830 | 0.826 | 0.823 | 0.819 | 0.815 | 0.811 | 0.807 | 0.804 |

[1]Present value of annual payments of $1 made at the **end** of each year of disability entitlement. Entitlement ends upon death, recovery, or attainment of age 66 (NRA) of the beneficiary. Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **table 22A**.

## Table 30C.—Male Disabled Workers
### *Monthly Life Annuity to Age 66 Due*[1]
(2006-10 Social Security DI disability experience)

| Entl age | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 210.701 | 194.954 | 181.199 | 169.127 | 158.483 | 149.056 | 140.668 | 133.172 | 126.447 | 120.387 | 114.905 | 109.927 | 105.391 | 101.242 | 97.435 | 93.931 | 90.696 |
| 17 | 225.388 | 208.263 | 193.289 | 180.135 | 168.530 | 158.246 | 149.094 | 140.916 | 133.578 | 126.969 | 120.992 | 115.569 | 110.630 | 106.116 | 101.978 | 98.172 | 94.662 |
| 18 | 242.410 | 223.709 | 207.337 | 192.941 | 180.229 | 168.959 | 158.925 | 149.958 | 141.911 | 134.665 | 128.114 | 122.172 | 116.763 | 111.824 | 107.299 | 103.141 | 99.310 |
| 19 | 256.863 | 236.894 | 219.384 | 203.969 | 190.342 | 178.249 | 167.475 | 157.840 | 149.192 | 141.401 | 134.357 | 127.969 | 122.154 | 116.846 | 111.984 | 107.520 | 103.407 |
| 20 | 266.126 | 245.446 | 227.280 | 211.262 | 197.082 | 184.483 | 173.247 | 163.189 | 154.153 | 146.009 | 138.643 | 131.958 | 125.873 | 120.317 | 115.229 | 110.556 | 106.252 |
| 21 | 269.000 | 248.259 | 230.003 | 213.875 | 199.574 | 186.848 | 175.482 | 165.296 | 156.135 | 147.870 | 140.388 | 133.594 | 127.405 | 121.751 | 116.571 | 111.812 | 107.427 |
| 22 | 267.416 | 247.058 | 229.101 | 213.204 | 199.083 | 186.494 | 175.234 | 165.127 | 156.027 | 147.806 | 140.356 | 133.584 | 127.411 | 121.767 | 116.592 | 111.835 | 107.451 |
| 23 | 266.156 | 246.174 | 228.508 | 212.838 | 198.890 | 186.434 | 175.273 | 165.241 | 156.195 | 148.013 | 140.589 | 133.835 | 127.671 | 122.031 | 116.856 | 112.095 | 107.705 |
| 24 | 260.590 | 241.380 | 224.357 | 209.223 | 195.724 | 183.646 | 172.804 | 163.042 | 154.226 | 146.240 | 138.985 | 132.376 | 126.338 | 120.807 | 115.727 | 111.050 | 106.734 |
| 25 | 253.747 | 235.386 | 219.078 | 204.547 | 191.560 | 179.916 | 169.446 | 160.002 | 151.460 | 143.711 | 136.662 | 130.233 | 124.352 | 118.959 | 114.002 | 109.434 | 105.215 |
| 26 | 251.123 | 233.248 | 217.336 | 203.126 | 190.400 | 178.969 | 168.671 | 159.368 | 150.941 | 143.285 | 136.311 | 129.942 | 124.111 | 118.759 | 113.834 | 109.292 | 105.094 |
| 27 | 246.668 | 229.439 | 214.063 | 200.303 | 187.953 | 176.837 | 166.805 | 157.727 | 149.488 | 141.993 | 135.157 | 128.905 | 123.174 | 117.908 | 113.057 | 108.580 | 104.437 |
| 28 | 241.924 | 225.349 | 210.522 | 197.222 | 185.260 | 174.472 | 164.717 | 155.874 | 147.837 | 140.513 | 133.823 | 127.697 | 122.075 | 116.902 | 112.134 | 107.727 | 103.647 |
| 29 | 238.342 | 222.346 | 208.002 | 195.105 | 183.480 | 172.974 | 163.456 | 154.811 | 146.940 | 139.756 | 133.185 | 127.159 | 121.620 | 116.520 | 111.811 | 107.456 | 103.419 |
| 30 | 235.805 | 220.275 | 206.316 | 193.737 | 182.373 | 172.083 | 162.742 | 154.244 | 146.493 | 139.408 | 132.917 | 126.957 | 121.472 | 116.415 | 111.742 | 107.415 | 103.401 |
| 31 | 231.029 | 216.147 | 202.737 | 190.625 | 179.658 | 169.706 | 160.654 | 152.403 | 144.864 | 137.961 | 131.626 | 125.801 | 120.434 | 115.478 | 110.893 | 106.643 | 102.696 |
| 32 | 227.623 | 213.268 | 200.300 | 188.560 | 177.907 | 168.219 | 159.391 | 151.327 | 143.947 | 137.178 | 130.957 | 125.228 | 119.942 | 115.055 | 110.529 | 106.328 | 102.423 |
| 33 | 223.708 | 209.911 | 197.416 | 186.077 | 175.765 | 166.367 | 157.785 | 149.931 | 142.730 | 136.115 | 130.025 | 124.408 | 119.218 | 114.413 | 109.958 | 105.818 | 101.966 |
| 34 | 218.390 | 205.257 | 193.335 | 182.488 | 172.600 | 163.569 | 155.305 | 147.727 | 140.765 | 134.357 | 128.449 | 122.990 | 117.939 | 113.256 | 108.907 | 104.862 | 101.092 |
| 35 | 214.824 | 202.220 | 190.748 | 180.286 | 170.727 | 161.977 | 153.952 | 146.578 | 139.792 | 133.534 | 127.754 | 122.405 | 117.448 | 112.845 | 108.565 | 104.579 | 100.860 |
| 36 | 210.448 | 198.415 | 187.434 | 177.396 | 168.202 | 159.767 | 152.014 | 144.877 | 138.295 | 132.215 | 126.588 | 121.374 | 116.533 | 112.032 | 107.840 | 103.931 | 100.279 |
| 37 | 204.906 | 193.511 | 183.085 | 173.530 | 164.758 | 156.691 | 149.262 | 142.407 | 136.073 | 130.210 | 124.776 | 119.730 | 115.038 | 110.669 | 106.595 | 102.789 | 99.230 |
| 38 | 200.676 | 189.820 | 179.862 | 170.712 | 162.293 | 154.533 | 147.369 | 140.746 | 134.614 | 128.928 | 123.647 | 118.736 | 114.161 | 109.895 | 105.910 | 102.183 | 98.692 |
| 39 | 196.255 | 185.946 | 176.464 | 167.731 | 159.675 | 152.232 | 145.347 | 138.967 | 133.048 | 127.548 | 122.431 | 117.663 | 113.215 | 109.060 | 105.172 | 101.531 | 98.116 |
| 40 | 190.514 | 180.815 | 171.872 | 163.613 | 155.975 | 148.903 | 142.344 | 136.255 | 130.593 | 125.322 | 120.408 | 115.821 | 111.534 | 107.522 | 103.763 | 100.237 | 96.926 |
| 41 | 184.950 | 175.839 | 167.415 | 159.615 | 152.385 | 145.673 | 139.435 | 133.629 | 128.220 | 123.174 | 118.460 | 114.051 | 109.923 | 106.054 | 102.422 | 99.010 | 95.800 |
| 42 | 178.375 | 169.890 | 162.022 | 154.719 | 147.932 | 141.616 | 135.733 | 130.244 | 125.120 | 120.328 | 115.844 | 111.642 | 107.700 | 103.998 | 100.517 | 97.242 | 94.156 |
| 43 | 172.650 | 164.734 | 157.374 | 150.525 | 144.142 | 138.189 | 132.629 | 127.431 | 122.567 | 118.009 | 113.734 | 109.720 | 105.948 | 102.399 | 99.056 | 95.904 | 92.931 |
| 44 | 166.448 | 159.106 | 152.262 | 145.876 | 139.909 | 134.329 | 129.106 | 124.211 | 119.620 | 115.308 | 111.256 | 107.443 | 103.852 | 100.468 | 97.274 | 94.258 | 91.407 |
| 45 | 160.289 | 153.498 | 147.150 | 141.210 | 135.647 | 130.431 | 125.537 | 120.939 | 116.617 | 112.549 | 108.717 | 105.105 | 101.696 | 98.477 | 95.434 | 92.554 | 89.828 |
| 46 | 154.286 | 148.018 | 142.143 | 136.631 | 131.455 | 126.590 | 122.013 | 117.704 | 113.643 | 109.813 | 106.197 | 102.782 | 99.552 | 96.495 | 93.600 | 90.856 | 88.253 |
| 47 | 147.294 | 141.576 | 136.202 | 131.146 | 126.385 | 121.899 | 117.668 | 113.674 | 109.902 | 106.336 | 102.962 | 99.768 | 96.741 | 93.870 | 91.146 | 88.560 | 86.101 |
| 48 | 140.723 | 135.512 | 130.601 | 125.968 | 121.594 | 117.462 | 113.555 | 109.858 | 106.358 | 103.042 | 99.897 | 96.913 | 94.079 | 91.386 | 88.826 | 86.390 | 84.070 |
| 49 | 135.200 | 130.435 | 125.930 | 121.669 | 117.635 | 113.814 | 110.193 | 106.758 | 103.497 | 100.401 | 97.458 | 94.659 | 91.995 | 89.459 | 87.042 | 84.738 | 82.540 |
| 50 | 134.773 | 130.234 | 125.933 | 121.853 | 117.981 | 114.304 | 110.810 | 107.487 | 104.327 | 101.318 | 98.452 | 95.721 | 93.116 | 90.631 | 88.258 | 85.991 | 83.825 |
| 51 | 125.406 | 121.430 | 117.650 | 114.056 | 110.635 | 107.377 | 104.273 | 101.314 | 98.492 | 95.799 | 93.228 | 90.771 | 88.422 | 86.177 | 84.028 | 81.971 | 80.000 |
| 52 | 118.502 | 114.967 | 111.598 | 108.385 | 105.318 | 102.390 | 99.592 | 96.919 | 94.363 | 91.917 | 89.576 | 87.335 | 85.187 | 83.128 | 81.154 | 79.260 | 77.442 |
| 53 | 111.260 | 108.158 | 105.192 | 102.355 | 99.640 | 97.041 | 94.551 | 92.165 | 89.878 | 87.684 | 85.579 | 83.558 | 81.617 | 79.752 | 77.960 | 76.237 | 74.579 |
| 54 | 104.915 | 102.190 | 99.579 | 97.073 | 94.668 | 92.360 | 90.142 | 88.012 | 85.964 | 83.994 | 82.100 | 80.277 | 78.522 | 76.832 | 75.204 | 73.634 | 72.121 |
| 55 | 101.640 | 99.180 | 96.814 | 94.538 | 92.348 | 90.240 | 88.210 | 86.255 | 84.370 | 82.553 | 80.801 | 79.111 | 77.480 | 75.906 | 74.386 | 72.918 | 71.499 |
| 56 | 92.846 | 90.792 | 88.811 | 86.899 | 85.054 | 83.273 | 81.553 | 79.892 | 78.286 | 76.734 | 75.234 | 73.783 | 72.379 | 71.020 | 69.704 | 68.431 | 67.197 |
| 57 | 85.164 | 83.455 | 81.801 | 80.202 | 78.653 | 77.154 | 75.702 | 74.295 | 72.932 | 71.611 | 70.330 | 69.088 | 67.883 | 66.714 | 65.580 | 64.478 | 63.409 |
| 58 | 76.806 | 75.427 | 74.090 | 72.791 | 71.530 | 70.306 | 69.117 | 67.962 | 66.840 | 65.749 | 64.688 | 63.657 | 62.654 | 61.678 | 60.729 | 59.805 | 58.906 |
| 59 | 68.740 | 67.651 | 66.592 | 65.560 | 64.556 | 63.578 | 62.625 | 61.696 | 60.792 | 59.910 | 59.050 | 58.212 | 57.395 | 56.598 | 55.820 | 55.061 | 54.321 |
| 60 | 60.497 | 59.669 | 58.861 | 58.072 | 57.301 | 56.548 | 55.813 | 55.094 | 54.392 | 53.705 | 53.034 | 52.378 | 51.736 | 51.108 | 50.494 | 49.893 | 49.306 |
| 61 | 51.037 | 50.452 | 49.880 | 49.320 | 48.771 | 48.232 | 47.705 | 47.189 | 46.682 | 46.186 | 45.699 | 45.221 | 44.753 | 44.294 | 43.844 | 43.402 | 42.968 |
| 62 | 41.484 | 41.103 | 40.729 | 40.362 | 40.001 | 39.646 | 39.297 | 38.954 | 38.616 | 38.285 | 37.959 | 37.638 | 37.323 | 37.012 | 36.707 | 36.407 | 36.111 |
| 63 | 31.478 | 31.262 | 31.049 | 30.840 | 30.633 | 30.429 | 30.228 | 30.029 | 29.834 | 29.641 | 29.451 | 29.263 | 29.078 | 28.896 | 28.716 | 28.538 | 28.363 |
| 64 | 21.441 | 21.344 | 21.247 | 21.152 | 21.058 | 20.965 | 20.873 | 20.782 | 20.692 | 20.603 | 20.515 | 20.428 | 20.342 | 20.256 | 20.172 | 20.088 | 20.006 |
| 65 | 11.268 | 11.243 | 11.218 | 11.194 | 11.170 | 11.146 | 11.122 | 11.098 | 11.075 | 11.051 | 11.028 | 11.005 | 10.983 | 10.960 | 10.938 | 10.915 | 10.893 |

[1]Present value of monthly payments of $1 made at the **beginning** of each month of disability entitlement. Entitlement ends upon death, recovery, or attainment of age 66 (NRA) of the beneficiary. Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **table 22A**.

## Table 30D.—Male Disabled Workers

### *Monthly Life Annuity to Age 66 Immediate*[1]

(2006-10 Social Security DI disability experience)

| Entl age | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 209.801 | 194.032 | 180.260 | 168.175 | 157.521 | 148.085 | 139.691 | 132.191 | 125.461 | 119.398 | 113.914 | 108.934 | 104.396 | 100.247 | 96.439 | 92.934 | 89.698 |
| 17 | 224.504 | 207.355 | 192.361 | 179.192 | 167.574 | 157.281 | 148.122 | 139.938 | 132.596 | 125.983 | 120.003 | 114.578 | 109.636 | 105.121 | 100.982 | 97.176 | 93.665 |
| 18 | 241.546 | 222.816 | 206.421 | 192.007 | 179.282 | 168.001 | 157.959 | 148.984 | 140.932 | 133.681 | 127.127 | 121.182 | 115.772 | 110.831 | 106.304 | 102.146 | 98.313 |
| 19 | 256.017 | 236.016 | 218.481 | 203.046 | 189.403 | 177.297 | 166.514 | 156.871 | 148.216 | 140.420 | 133.373 | 126.981 | 121.164 | 115.854 | 110.991 | 106.525 | 102.412 |
| 20 | 265.295 | 244.581 | 226.388 | 210.348 | 196.151 | 183.538 | 172.291 | 162.224 | 153.182 | 145.032 | 137.661 | 130.973 | 124.885 | 119.327 | 114.237 | 109.562 | 105.257 |
| 21 | 268.180 | 247.403 | 229.119 | 212.968 | 198.649 | 185.908 | 174.530 | 164.335 | 155.167 | 146.895 | 139.409 | 132.610 | 126.418 | 120.762 | 115.580 | 110.819 | 106.433 |
| 22 | 266.604 | 246.209 | 228.222 | 212.303 | 198.162 | 185.558 | 174.285 | 164.169 | 155.061 | 146.833 | 139.378 | 132.602 | 126.426 | 120.779 | 115.602 | 110.843 | 106.457 |
| 23 | 265.351 | 245.332 | 227.637 | 211.942 | 197.974 | 185.502 | 174.329 | 164.287 | 155.232 | 147.043 | 139.614 | 132.855 | 126.687 | 121.044 | 115.867 | 111.104 | 106.712 |
| 24 | 259.790 | 240.542 | 223.489 | 208.330 | 194.812 | 182.717 | 171.863 | 162.090 | 153.265 | 145.272 | 138.012 | 131.398 | 125.356 | 119.821 | 114.739 | 110.060 | 105.742 |
| 25 | 252.950 | 234.552 | 218.214 | 203.658 | 190.650 | 178.991 | 168.507 | 159.052 | 150.501 | 142.745 | 135.690 | 129.256 | 123.371 | 117.975 | 113.015 | 108.445 | 104.224 |
| 26 | 250.333 | 232.421 | 216.478 | 202.243 | 189.496 | 178.048 | 167.737 | 158.422 | 149.985 | 142.321 | 135.341 | 128.968 | 123.132 | 117.776 | 112.849 | 108.304 | 104.104 |
| 27 | 245.884 | 228.617 | 213.211 | 199.425 | 187.054 | 175.921 | 165.875 | 156.784 | 148.536 | 141.033 | 134.190 | 127.932 | 122.197 | 116.927 | 112.073 | 107.593 | 103.448 |
| 28 | 241.146 | 224.533 | 209.674 | 196.349 | 184.365 | 173.560 | 163.791 | 154.935 | 146.887 | 139.555 | 132.858 | 126.727 | 121.099 | 115.923 | 111.151 | 106.742 | 102.659 |
| 29 | 237.571 | 221.537 | 207.161 | 194.238 | 182.591 | 172.067 | 162.534 | 153.876 | 145.994 | 138.802 | 132.223 | 126.191 | 120.648 | 115.542 | 110.830 | 106.472 | 102.433 |
| 30 | 235.044 | 219.475 | 205.483 | 192.877 | 181.491 | 171.182 | 161.825 | 153.314 | 145.552 | 138.457 | 131.958 | 125.992 | 120.502 | 115.440 | 110.763 | 106.433 | 102.416 |
| 31 | 230.273 | 215.353 | 201.911 | 189.771 | 178.781 | 168.810 | 159.742 | 151.477 | 143.927 | 137.014 | 130.671 | 124.840 | 119.467 | 114.506 | 109.917 | 105.663 | 101.713 |
| 32 | 226.876 | 212.482 | 199.482 | 187.714 | 177.037 | 167.330 | 158.484 | 150.407 | 143.014 | 136.235 | 130.006 | 124.270 | 118.978 | 114.086 | 109.555 | 105.350 | 101.442 |
| 33 | 222.971 | 209.134 | 196.606 | 185.238 | 174.902 | 165.484 | 156.885 | 149.017 | 141.803 | 135.177 | 129.078 | 123.454 | 118.257 | 113.447 | 108.986 | 104.843 | 100.987 |
| 34 | 217.658 | 204.487 | 192.531 | 181.656 | 171.744 | 162.692 | 154.410 | 146.817 | 139.843 | 133.424 | 127.506 | 122.040 | 116.981 | 112.293 | 107.939 | 103.889 | 100.115 |
| 35 | 214.102 | 201.459 | 189.954 | 179.463 | 169.879 | 161.107 | 153.064 | 145.675 | 138.875 | 132.606 | 126.816 | 121.459 | 116.494 | 111.886 | 107.600 | 103.609 | 99.886 |
| 36 | 209.736 | 197.663 | 186.648 | 176.580 | 167.361 | 158.905 | 151.134 | 143.981 | 137.385 | 131.292 | 125.656 | 120.432 | 115.584 | 111.076 | 106.878 | 102.964 | 99.308 |
| 37 | 204.202 | 192.767 | 182.307 | 172.723 | 163.925 | 155.837 | 148.388 | 141.517 | 135.169 | 129.294 | 123.849 | 118.794 | 114.094 | 109.718 | 105.637 | 101.826 | 98.262 |
| 38 | 199.983 | 189.087 | 179.094 | 169.915 | 161.469 | 153.687 | 146.504 | 139.864 | 133.718 | 128.018 | 122.726 | 117.805 | 113.222 | 108.948 | 104.957 | 101.224 | 97.728 |
| 39 | 195.571 | 185.223 | 175.707 | 166.944 | 158.862 | 151.396 | 144.491 | 138.094 | 132.159 | 126.646 | 121.517 | 116.739 | 112.282 | 108.119 | 104.224 | 100.577 | 97.157 |
| 40 | 189.840 | 180.102 | 171.124 | 162.835 | 155.171 | 148.075 | 141.497 | 135.389 | 129.712 | 124.427 | 119.501 | 114.903 | 110.607 | 106.587 | 102.820 | 99.288 | 95.970 |
| 41 | 184.285 | 175.135 | 166.677 | 158.847 | 151.590 | 144.855 | 138.596 | 132.773 | 127.347 | 122.286 | 117.560 | 113.140 | 109.003 | 105.124 | 101.485 | 98.066 | 94.850 |
| 42 | 177.719 | 169.195 | 161.294 | 153.961 | 147.147 | 140.808 | 134.903 | 129.396 | 124.255 | 119.449 | 114.952 | 110.738 | 106.786 | 103.075 | 99.586 | 96.303 | 93.211 |
| 43 | 172.004 | 164.050 | 156.656 | 149.777 | 143.368 | 137.391 | 131.810 | 126.593 | 121.712 | 117.139 | 112.851 | 108.825 | 105.042 | 101.483 | 98.132 | 94.973 | 91.992 |
| 44 | 165.811 | 158.432 | 151.555 | 145.138 | 139.145 | 133.542 | 128.297 | 123.383 | 118.774 | 114.447 | 110.381 | 106.556 | 102.954 | 99.560 | 96.357 | 93.333 | 90.474 |
| 45 | 159.663 | 152.835 | 146.454 | 140.485 | 134.895 | 129.655 | 124.739 | 120.122 | 115.782 | 111.699 | 107.853 | 104.228 | 100.808 | 97.578 | 94.525 | 91.637 | 88.903 |
| 46 | 153.672 | 147.368 | 141.460 | 135.919 | 130.716 | 125.827 | 121.228 | 116.899 | 112.821 | 108.975 | 105.344 | 101.915 | 98.673 | 95.606 | 92.701 | 89.948 | 87.337 |
| 47 | 146.690 | 140.937 | 135.530 | 130.445 | 125.657 | 121.147 | 116.894 | 112.881 | 109.091 | 105.509 | 102.120 | 98.912 | 95.873 | 92.991 | 90.257 | 87.661 | 85.194 |
| 48 | 140.130 | 134.885 | 129.942 | 125.281 | 120.881 | 116.725 | 112.796 | 109.079 | 105.561 | 102.228 | 99.068 | 96.070 | 93.223 | 90.519 | 87.948 | 85.502 | 83.173 |
| 49 | 134.625 | 129.825 | 125.289 | 120.999 | 116.939 | 113.094 | 109.451 | 105.995 | 102.716 | 99.603 | 96.644 | 93.831 | 91.154 | 88.606 | 86.178 | 83.864 | 81.656 |
| 50 | 134.238 | 129.664 | 125.330 | 121.220 | 117.320 | 113.618 | 110.100 | 106.757 | 103.576 | 100.549 | 97.667 | 94.920 | 92.301 | 89.802 | 87.417 | 85.139 | 82.962 |
| 51 | 124.875 | 120.866 | 117.055 | 113.432 | 109.984 | 106.702 | 103.576 | 100.596 | 97.754 | 95.043 | 92.455 | 89.983 | 87.620 | 85.361 | 83.200 | 81.131 | 79.150 |
| 52 | 117.989 | 114.422 | 111.022 | 107.781 | 104.688 | 101.735 | 98.916 | 96.221 | 93.645 | 91.182 | 88.824 | 86.566 | 84.404 | 82.332 | 80.345 | 78.439 | 76.610 |
| 53 | 110.763 | 107.630 | 104.635 | 101.771 | 99.030 | 96.407 | 93.895 | 91.488 | 89.181 | 86.969 | 84.847 | 82.810 | 80.854 | 78.976 | 77.170 | 75.435 | 73.766 |
| 54 | 104.441 | 101.687 | 99.047 | 96.514 | 94.085 | 91.752 | 89.513 | 87.362 | 85.294 | 83.307 | 81.395 | 79.556 | 77.786 | 76.081 | 74.439 | 72.857 | 71.332 |
| 55 | 101.221 | 98.730 | 96.335 | 94.033 | 91.817 | 89.684 | 87.631 | 85.654 | 83.749 | 81.913 | 80.143 | 78.436 | 76.788 | 75.199 | 73.664 | 72.182 | 70.751 |
| 56 | 92.442 | 90.359 | 88.351 | 86.414 | 84.544 | 82.740 | 80.998 | 79.316 | 77.691 | 76.120 | 74.601 | 73.133 | 71.713 | 70.339 | 69.009 | 67.722 | 66.475 |
| 57 | 84.786 | 83.050 | 81.371 | 79.746 | 78.174 | 76.653 | 75.180 | 73.753 | 72.370 | 71.031 | 69.733 | 68.474 | 67.253 | 66.069 | 64.920 | 63.805 | 62.723 |
| 58 | 76.452 | 75.048 | 73.687 | 72.365 | 71.083 | 69.838 | 68.628 | 67.454 | 66.313 | 65.205 | 64.127 | 63.080 | 62.061 | 61.071 | 60.107 | 59.169 | 58.257 |
| 59 | 68.419 | 67.307 | 66.225 | 65.173 | 64.148 | 63.150 | 62.178 | 61.231 | 60.309 | 59.411 | 58.535 | 57.681 | 56.848 | 56.037 | 55.245 | 54.473 | 53.719 |
| 60 | 60.213 | 59.364 | 58.536 | 57.728 | 56.938 | 56.167 | 55.414 | 54.678 | 53.959 | 53.256 | 52.570 | 51.899 | 51.242 | 50.601 | 49.973 | 49.359 | 48.759 |
| 61 | 50.775 | 50.173 | 49.583 | 49.006 | 48.440 | 47.886 | 47.343 | 46.811 | 46.290 | 45.779 | 45.279 | 44.788 | 44.307 | 43.835 | 43.372 | 42.918 | 42.473 |
| 62 | 41.248 | 40.852 | 40.463 | 40.081 | 39.706 | 39.338 | 38.976 | 38.620 | 38.270 | 37.926 | 37.588 | 37.255 | 36.928 | 36.607 | 36.291 | 35.980 | 35.674 |
| 63 | 31.257 | 31.029 | 30.805 | 30.585 | 30.367 | 30.152 | 29.941 | 29.733 | 29.527 | 29.324 | 29.125 | 28.928 | 28.733 | 28.542 | 28.353 | 28.166 | 27.982 |
| 64 | 21.247 | 21.142 | 21.038 | 20.935 | 20.833 | 20.733 | 20.633 | 20.535 | 20.438 | 20.342 | 20.247 | 20.153 | 20.060 | 19.968 | 19.877 | 19.787 | 19.698 |
| 65 | 11.135 | 11.106 | 11.077 | 11.049 | 11.020 | 10.992 | 10.964 | 10.937 | 10.909 | 10.882 | 10.855 | 10.828 | 10.801 | 10.775 | 10.749 | 10.723 | 10.697 |

[1]Present value of monthly payments of $1 made at the **end** of each month of disability entitlement. Entitlement ends upon death, recovery, or attainment of age 66 (NRA) of the beneficiary. Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **table 22A**.

## Table 31A.—Female Disabled Workers
### *Annual Life Annuity to Age 66 Due*[1]
(2006-10 Social Security DI disability experience)

| Entl age | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 19.699 | 18.212 | 16.916 | 15.780 | 14.781 | 13.897 | 13.113 | 12.413 | 11.786 | 11.222 | 10.713 | 10.252 | 9.832 | 9.449 | 9.097 | 8.775 | 8.477 |
| 17 | 20.711 | 19.128 | 17.747 | 16.535 | 15.468 | 14.524 | 13.685 | 12.937 | 12.267 | 11.665 | 11.121 | 10.628 | 10.180 | 9.771 | 9.396 | 9.052 | 8.736 |
| 18 | 21.757 | 20.077 | 18.609 | 17.321 | 16.185 | 15.179 | 14.285 | 13.487 | 12.772 | 12.129 | 11.549 | 11.024 | 10.546 | 10.110 | 9.711 | 9.345 | 9.008 |
| 19 | 22.809 | 21.038 | 19.487 | 18.124 | 16.921 | 15.855 | 14.906 | 14.059 | 13.300 | 12.617 | 12.000 | 11.441 | 10.934 | 10.471 | 10.047 | 9.658 | 9.301 |
| 20 | 23.435 | 21.619 | 20.026 | 18.623 | 17.383 | 16.283 | 15.303 | 14.427 | 13.641 | 12.934 | 12.295 | 11.716 | 11.189 | 10.709 | 10.269 | 9.866 | 9.495 |
| 21 | 23.753 | 21.924 | 20.317 | 18.899 | 17.643 | 16.527 | 15.532 | 14.642 | 13.842 | 13.121 | 12.469 | 11.879 | 11.341 | 10.850 | 10.401 | 9.990 | 9.610 |
| 22 | 23.732 | 21.926 | 20.335 | 18.928 | 17.680 | 16.570 | 15.578 | 14.689 | 13.889 | 13.168 | 12.515 | 11.923 | 11.383 | 10.891 | 10.440 | 10.025 | 9.644 |
| 23 | 23.567 | 21.798 | 20.236 | 18.853 | 17.623 | 16.526 | 15.545 | 14.665 | 13.872 | 13.155 | 12.507 | 11.917 | 11.380 | 10.888 | 10.438 | 10.025 | 9.644 |
| 24 | 23.233 | 21.518 | 20.001 | 18.653 | 17.454 | 16.381 | 15.421 | 14.557 | 13.777 | 13.073 | 12.433 | 11.852 | 11.321 | 10.836 | 10.391 | 9.981 | 9.604 |
| 25 | 22.876 | 21.218 | 19.747 | 18.437 | 17.269 | 16.223 | 15.284 | 14.438 | 13.674 | 12.982 | 12.353 | 11.780 | 11.257 | 10.778 | 10.338 | 9.934 | 9.560 |
| 26 | 22.592 | 20.982 | 19.550 | 18.273 | 17.131 | 16.106 | 15.184 | 14.353 | 13.601 | 12.918 | 12.298 | 11.732 | 11.214 | 10.740 | 10.304 | 9.902 | 9.531 |
| 27 | 22.272 | 20.713 | 19.324 | 18.082 | 16.969 | 15.969 | 15.067 | 14.253 | 13.514 | 12.844 | 12.233 | 11.675 | 11.164 | 10.695 | 10.264 | 9.866 | 9.499 |
| 28 | 21.981 | 20.471 | 19.122 | 17.914 | 16.828 | 15.851 | 14.968 | 14.169 | 13.444 | 12.784 | 12.181 | 11.631 | 11.126 | 10.663 | 10.236 | 9.842 | 9.478 |
| 29 | 21.709 | 20.248 | 18.939 | 17.764 | 16.706 | 15.751 | 14.887 | 14.103 | 13.391 | 12.741 | 12.148 | 11.605 | 11.106 | 10.647 | 10.225 | 9.834 | 9.473 |
| 30 | 21.350 | 19.941 | 18.677 | 17.539 | 16.512 | 15.583 | 14.741 | 13.976 | 13.280 | 12.643 | 12.061 | 11.528 | 11.037 | 10.585 | 10.169 | 9.783 | 9.426 |
| 31 | 21.043 | 19.684 | 18.461 | 17.358 | 16.360 | 15.455 | 14.634 | 13.885 | 13.203 | 12.579 | 12.007 | 11.481 | 10.998 | 10.552 | 10.140 | 9.759 | 9.406 |
| 32 | 20.736 | 19.426 | 18.244 | 17.175 | 16.206 | 15.326 | 14.525 | 13.794 | 13.126 | 12.514 | 11.953 | 11.436 | 10.960 | 10.520 | 10.114 | 9.737 | 9.387 |
| 33 | 20.442 | 19.180 | 18.038 | 17.002 | 16.061 | 15.205 | 14.424 | 13.710 | 13.056 | 12.456 | 11.905 | 11.396 | 10.927 | 10.494 | 10.092 | 9.720 | 9.373 |
| 34 | 20.057 | 18.848 | 17.751 | 16.755 | 15.847 | 15.020 | 14.263 | 13.570 | 12.934 | 12.349 | 11.810 | 11.314 | 10.854 | 10.429 | 10.035 | 9.668 | 9.328 |
| 35 | 19.617 | 18.466 | 17.418 | 16.463 | 15.592 | 14.796 | 14.066 | 13.396 | 12.780 | 12.213 | 11.689 | 11.205 | 10.758 | 10.342 | 9.957 | 9.598 | 9.264 |
| 36 | 19.227 | 18.129 | 17.127 | 16.212 | 15.374 | 14.607 | 13.902 | 13.254 | 12.657 | 12.106 | 11.596 | 11.125 | 10.687 | 10.281 | 9.903 | 9.552 | 9.223 |
| 37 | 18.790 | 17.745 | 16.791 | 15.916 | 15.114 | 14.377 | 13.699 | 13.074 | 12.497 | 11.964 | 11.470 | 11.012 | 10.586 | 10.190 | 9.822 | 9.477 | 9.156 |
| 38 | 18.343 | 17.353 | 16.446 | 15.614 | 14.848 | 14.143 | 13.492 | 12.891 | 12.336 | 11.821 | 11.343 | 10.899 | 10.486 | 10.101 | 9.742 | 9.406 | 9.092 |
| 39 | 17.868 | 16.934 | 16.075 | 15.285 | 14.556 | 13.884 | 13.262 | 12.686 | 12.152 | 11.657 | 11.196 | 10.767 | 10.368 | 9.994 | 9.646 | 9.319 | 9.013 |
| 40 | 17.375 | 16.495 | 15.684 | 14.936 | 14.245 | 13.605 | 13.012 | 12.461 | 11.950 | 11.474 | 11.031 | 10.618 | 10.232 | 9.871 | 9.533 | 9.217 | 8.920 |
| 41 | 16.903 | 16.076 | 15.311 | 14.604 | 13.948 | 13.340 | 12.776 | 12.250 | 11.761 | 11.305 | 10.879 | 10.481 | 10.109 | 9.760 | 9.433 | 9.127 | 8.838 |
| 42 | 16.434 | 15.658 | 14.939 | 14.271 | 13.651 | 13.075 | 12.538 | 12.037 | 11.570 | 11.134 | 10.725 | 10.343 | 9.985 | 9.648 | 9.332 | 9.035 | 8.756 |
| 43 | 15.893 | 15.171 | 14.500 | 13.875 | 13.293 | 12.751 | 12.245 | 11.771 | 11.329 | 10.914 | 10.526 | 10.161 | 9.819 | 9.497 | 9.194 | 8.908 | 8.639 |
| 44 | 15.379 | 14.708 | 14.082 | 13.498 | 12.953 | 12.443 | 11.966 | 11.519 | 11.100 | 10.707 | 10.337 | 9.990 | 9.663 | 9.355 | 9.064 | 8.790 | 8.531 |
| 45 | 14.852 | 14.230 | 13.649 | 13.106 | 12.597 | 12.120 | 11.672 | 11.252 | 10.857 | 10.485 | 10.135 | 9.806 | 9.495 | 9.201 | 8.924 | 8.661 | 8.413 |
| 46 | 14.259 | 13.689 | 13.155 | 12.654 | 12.183 | 11.741 | 11.325 | 10.933 | 10.564 | 10.216 | 9.888 | 9.578 | 9.285 | 9.007 | 8.745 | 8.496 | 8.260 |
| 47 | 13.701 | 13.179 | 12.687 | 12.225 | 11.790 | 11.380 | 10.993 | 10.628 | 10.284 | 9.958 | 9.650 | 9.358 | 9.082 | 8.820 | 8.571 | 8.335 | 8.111 |
| 48 | 13.125 | 12.649 | 12.200 | 11.777 | 11.377 | 11.000 | 10.642 | 10.305 | 9.985 | 9.681 | 9.394 | 9.121 | 8.863 | 8.617 | 8.383 | 8.160 | 7.949 |
| 49 | 12.546 | 12.115 | 11.708 | 11.322 | 10.957 | 10.612 | 10.284 | 9.973 | 9.678 | 9.398 | 9.131 | 8.878 | 8.637 | 8.407 | 8.189 | 7.980 | 7.781 |
| 50 | 12.371 | 11.967 | 11.585 | 11.221 | 10.877 | 10.549 | 10.238 | 9.942 | 9.660 | 9.392 | 9.136 | 8.892 | 8.660 | 8.438 | 8.227 | 8.024 | 7.831 |
| 51 | 11.533 | 11.181 | 10.846 | 10.527 | 10.224 | 9.935 | 9.659 | 9.396 | 9.146 | 8.906 | 8.678 | 8.459 | 8.251 | 8.051 | 7.860 | 7.677 | 7.501 |
| 52 | 10.923 | 10.611 | 10.313 | 10.029 | 9.758 | 9.499 | 9.252 | 9.015 | 8.788 | 8.572 | 8.364 | 8.165 | 7.975 | 7.792 | 7.617 | 7.449 | 7.287 |
| 53 | 10.248 | 9.977 | 9.717 | 9.468 | 9.230 | 9.001 | 8.783 | 8.573 | 8.372 | 8.179 | 7.993 | 7.815 | 7.644 | 7.480 | 7.322 | 7.170 | 7.023 |
| 54 | 9.571 | 9.337 | 9.113 | 8.897 | 8.690 | 8.491 | 8.300 | 8.116 | 7.940 | 7.769 | 7.606 | 7.448 | 7.296 | 7.150 | 7.009 | 6.873 | 6.742 |
| 55 | 9.099 | 8.894 | 8.697 | 8.507 | 8.324 | 8.148 | 7.978 | 7.815 | 7.657 | 7.504 | 7.357 | 7.216 | 7.078 | 6.946 | 6.818 | 6.694 | 6.575 |
| 56 | 8.274 | 8.106 | 7.944 | 7.787 | 7.636 | 7.490 | 7.348 | 7.211 | 7.079 | 6.951 | 6.827 | 6.708 | 6.591 | 6.479 | 6.370 | 6.265 | 6.162 |
| 57 | 7.548 | 7.411 | 7.278 | 7.149 | 7.025 | 6.904 | 6.787 | 6.673 | 6.563 | 6.456 | 6.353 | 6.252 | 6.154 | 6.060 | 5.967 | 5.878 | 5.791 |
| 58 | 6.820 | 6.711 | 6.605 | 6.502 | 6.402 | 6.305 | 6.210 | 6.118 | 6.029 | 5.941 | 5.857 | 5.774 | 5.694 | 5.616 | 5.539 | 5.465 | 5.393 |
| 59 | 6.049 | 5.965 | 5.884 | 5.805 | 5.728 | 5.653 | 5.579 | 5.508 | 5.438 | 5.370 | 5.303 | 5.238 | 5.175 | 5.113 | 5.052 | 4.993 | 4.936 |
| 60 | 5.283 | 5.222 | 5.162 | 5.104 | 5.047 | 4.991 | 4.936 | 4.883 | 4.831 | 4.779 | 4.729 | 4.680 | 4.632 | 4.585 | 4.539 | 4.494 | 4.450 |
| 61 | 4.459 | 4.417 | 4.376 | 4.337 | 4.298 | 4.259 | 4.222 | 4.185 | 4.148 | 4.113 | 4.078 | 4.044 | 4.010 | 3.977 | 3.945 | 3.913 | 3.881 |
| 62 | 3.623 | 3.598 | 3.573 | 3.548 | 3.524 | 3.501 | 3.477 | 3.454 | 3.432 | 3.409 | 3.387 | 3.366 | 3.345 | 3.324 | 3.303 | 3.283 | 3.263 |
| 63 | 2.763 | 2.750 | 2.737 | 2.725 | 2.712 | 2.700 | 2.688 | 2.676 | 2.664 | 2.653 | 2.641 | 2.630 | 2.619 | 2.608 | 2.597 | 2.586 | 2.575 |
| 64 | 1.890 | 1.886 | 1.882 | 1.877 | 1.873 | 1.869 | 1.865 | 1.861 | 1.857 | 1.852 | 1.848 | 1.844 | 1.841 | 1.837 | 1.833 | 1.829 | 1.825 |
| 65 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

[1]Present value of annual payments of $1 made at the **beginning** of each year of disability entitlement. Entitlement ends upon death, recovery, or attainment of age 66 (NRA) of the beneficiary. Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **table 22B**.

## Table 31B.—Female Disabled Workers
### *Annual Life Annuity to Age 66 Immediate*[1]
(2006-10 Social Security DI disability experience)

| Entl age | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 18.832 | 17.316 | 15.997 | 14.844 | 13.831 | 12.937 | 12.144 | 11.437 | 10.805 | 10.237 | 9.725 | 9.261 | 8.839 | 8.454 | 8.102 | 7.778 | 7.480 |
| 17 | 19.862 | 18.247 | 16.840 | 15.608 | 14.526 | 13.570 | 12.721 | 11.966 | 11.290 | 10.682 | 10.135 | 9.639 | 9.188 | 8.778 | 8.402 | 8.057 | 7.739 |
| 18 | 20.927 | 19.212 | 17.716 | 16.405 | 15.251 | 14.232 | 13.327 | 12.520 | 11.799 | 11.150 | 10.566 | 10.037 | 9.556 | 9.118 | 8.718 | 8.351 | 8.013 |
| 19 | 21.999 | 20.189 | 18.607 | 17.219 | 15.997 | 14.915 | 13.954 | 13.098 | 12.331 | 11.641 | 11.020 | 10.457 | 9.946 | 9.481 | 9.055 | 8.665 | 8.306 |
| 20 | 22.643 | 20.784 | 19.158 | 17.729 | 16.468 | 15.351 | 14.357 | 13.471 | 12.676 | 11.962 | 11.317 | 10.734 | 10.204 | 9.721 | 9.279 | 8.874 | 8.501 |
| 21 | 22.975 | 21.102 | 19.459 | 18.013 | 16.735 | 15.601 | 14.592 | 13.690 | 12.880 | 12.152 | 11.495 | 10.899 | 10.357 | 9.864 | 9.412 | 8.998 | 8.618 |
| 22 | 22.964 | 21.113 | 19.485 | 18.050 | 16.779 | 15.649 | 14.642 | 13.741 | 12.931 | 12.202 | 11.543 | 10.945 | 10.402 | 9.906 | 9.452 | 9.035 | 8.652 |
| 23 | 22.808 | 20.993 | 19.394 | 17.981 | 16.727 | 15.611 | 14.614 | 13.720 | 12.917 | 12.193 | 11.537 | 10.942 | 10.400 | 9.905 | 9.452 | 9.036 | 8.653 |
| 24 | 22.481 | 20.720 | 19.165 | 17.787 | 16.563 | 15.470 | 14.493 | 13.616 | 12.826 | 12.113 | 11.466 | 10.879 | 10.343 | 9.854 | 9.405 | 8.993 | 8.614 |
| 25 | 22.132 | 20.426 | 18.917 | 17.577 | 16.383 | 15.317 | 14.361 | 13.501 | 12.726 | 12.024 | 11.388 | 10.809 | 10.281 | 9.798 | 9.355 | 8.947 | 8.572 |
| 26 | 21.856 | 20.198 | 18.727 | 17.419 | 16.251 | 15.205 | 14.266 | 13.420 | 12.656 | 11.964 | 11.336 | 10.763 | 10.240 | 9.761 | 9.322 | 8.917 | 8.544 |
| 27 | 21.544 | 19.938 | 18.509 | 17.235 | 16.096 | 15.074 | 14.154 | 13.325 | 12.574 | 11.893 | 11.274 | 10.709 | 10.192 | 9.719 | 9.284 | 8.883 | 8.513 |
| 28 | 21.261 | 19.704 | 18.315 | 17.074 | 15.962 | 14.962 | 14.060 | 13.246 | 12.508 | 11.837 | 11.226 | 10.668 | 10.158 | 9.689 | 9.258 | 8.860 | 8.493 |
| 29 | 20.999 | 19.489 | 18.140 | 16.932 | 15.846 | 14.868 | 13.985 | 13.185 | 12.460 | 11.799 | 11.196 | 10.645 | 10.140 | 9.676 | 9.249 | 8.855 | 8.490 |
| 30 | 20.649 | 19.192 | 17.887 | 16.715 | 15.660 | 14.707 | 13.846 | 13.064 | 12.353 | 11.706 | 11.114 | 10.572 | 10.075 | 9.617 | 9.195 | 8.806 | 8.445 |
| 31 | 20.352 | 18.944 | 17.680 | 16.542 | 15.515 | 14.586 | 13.744 | 12.979 | 12.282 | 11.646 | 11.064 | 10.530 | 10.039 | 9.587 | 9.170 | 8.784 | 8.427 |
| 32 | 20.055 | 18.696 | 17.472 | 16.368 | 15.370 | 14.465 | 13.643 | 12.894 | 12.211 | 11.587 | 11.014 | 10.489 | 10.005 | 9.559 | 9.147 | 8.765 | 8.411 |
| 33 | 19.773 | 18.461 | 17.277 | 16.206 | 15.235 | 14.353 | 13.550 | 12.818 | 12.148 | 11.535 | 10.972 | 10.454 | 9.977 | 9.536 | 9.128 | 8.751 | 8.400 |
| 34 | 19.398 | 18.139 | 17.000 | 15.968 | 15.030 | 14.176 | 13.397 | 12.684 | 12.032 | 11.434 | 10.883 | 10.376 | 9.908 | 9.476 | 9.075 | 8.703 | 8.357 |
| 35 | 18.968 | 17.766 | 16.676 | 15.685 | 14.783 | 13.960 | 13.207 | 12.518 | 11.885 | 11.303 | 10.768 | 10.273 | 9.816 | 9.393 | 9.001 | 8.636 | 8.297 |
| 36 | 18.589 | 17.440 | 16.396 | 15.444 | 14.575 | 13.780 | 13.052 | 12.384 | 11.770 | 11.203 | 10.681 | 10.198 | 9.751 | 9.337 | 8.952 | 8.594 | 8.260 |
| 37 | 18.162 | 17.068 | 16.070 | 15.159 | 14.325 | 13.561 | 12.859 | 12.213 | 11.618 | 11.069 | 10.562 | 10.092 | 9.656 | 9.251 | 8.875 | 8.524 | 8.197 |
| 38 | 17.725 | 16.687 | 15.737 | 14.867 | 14.069 | 13.336 | 12.661 | 12.039 | 11.465 | 10.934 | 10.442 | 9.986 | 9.562 | 9.168 | 8.800 | 8.458 | 8.137 |
| 39 | 17.261 | 16.278 | 15.377 | 14.549 | 13.788 | 13.087 | 12.440 | 11.843 | 11.290 | 10.778 | 10.303 | 9.861 | 9.450 | 9.067 | 8.710 | 8.376 | 8.064 |
| 40 | 16.779 | 15.851 | 14.997 | 14.212 | 13.488 | 12.819 | 12.201 | 11.628 | 11.097 | 10.605 | 10.146 | 9.720 | 9.322 | 8.951 | 8.604 | 8.280 | 7.975 |
| 41 | 16.319 | 15.444 | 14.637 | 13.892 | 13.203 | 12.566 | 11.976 | 11.428 | 10.919 | 10.445 | 10.004 | 9.592 | 9.208 | 8.848 | 8.511 | 8.196 | 7.900 |
| 42 | 15.863 | 15.039 | 14.278 | 13.573 | 12.920 | 12.314 | 11.751 | 11.227 | 10.739 | 10.285 | 9.860 | 9.463 | 9.092 | 8.745 | 8.418 | 8.112 | 7.825 |
| 43 | 15.334 | 14.564 | 13.851 | 13.189 | 12.574 | 12.002 | 11.469 | 10.973 | 10.509 | 10.076 | 9.671 | 9.291 | 8.936 | 8.602 | 8.288 | 7.993 | 7.715 |
| 44 | 14.833 | 14.115 | 13.447 | 12.826 | 12.247 | 11.708 | 11.204 | 10.733 | 10.293 | 9.880 | 9.494 | 9.131 | 8.790 | 8.470 | 8.168 | 7.884 | 7.616 |
| 45 | 14.318 | 13.651 | 13.029 | 12.448 | 11.906 | 11.399 | 10.924 | 10.480 | 10.063 | 9.672 | 9.304 | 8.959 | 8.633 | 8.327 | 8.038 | 7.765 | 7.507 |
| 46 | 13.737 | 13.122 | 12.547 | 12.010 | 11.506 | 11.034 | 10.591 | 10.175 | 9.784 | 9.416 | 9.070 | 8.743 | 8.435 | 8.144 | 7.870 | 7.610 | 7.364 |
| 47 | 13.193 | 12.627 | 12.096 | 11.597 | 11.129 | 10.689 | 10.276 | 9.886 | 9.519 | 9.173 | 8.846 | 8.538 | 8.246 | 7.970 | 7.709 | 7.462 | 7.227 |
| 48 | 12.632 | 12.113 | 11.625 | 11.166 | 10.733 | 10.326 | 9.942 | 9.579 | 9.237 | 8.913 | 8.606 | 8.317 | 8.042 | 7.782 | 7.535 | 7.300 | 7.077 |
| 49 | 12.067 | 11.594 | 11.148 | 10.728 | 10.331 | 9.956 | 9.601 | 9.265 | 8.947 | 8.646 | 8.361 | 8.090 | 7.832 | 7.588 | 7.355 | 7.134 | 6.924 |
| 50 | 11.932 | 11.486 | 11.064 | 10.664 | 10.286 | 9.928 | 9.589 | 9.267 | 8.961 | 8.671 | 8.395 | 8.132 | 7.883 | 7.645 | 7.419 | 7.203 | 6.997 |
| 51 | 11.098 | 10.705 | 10.333 | 9.980 | 9.645 | 9.326 | 9.023 | 8.735 | 8.461 | 8.200 | 7.951 | 7.714 | 7.488 | 7.272 | 7.066 | 6.869 | 6.681 |
| 52 | 10.506 | 10.155 | 9.822 | 9.504 | 9.202 | 8.914 | 8.639 | 8.377 | 8.127 | 7.889 | 7.661 | 7.443 | 7.235 | 7.036 | 6.845 | 6.663 | 6.488 |
| 53 | 9.848 | 9.539 | 9.244 | 8.963 | 8.694 | 8.438 | 8.192 | 7.958 | 7.733 | 7.519 | 7.313 | 7.116 | 6.927 | 6.746 | 6.573 | 6.406 | 6.246 |
| 54 | 9.187 | 8.918 | 8.660 | 8.414 | 8.177 | 7.951 | 7.734 | 7.526 | 7.326 | 7.135 | 6.951 | 6.774 | 6.605 | 6.442 | 6.285 | 6.134 | 5.989 |
| 55 | 8.759 | 8.519 | 8.289 | 8.068 | 7.856 | 7.652 | 7.457 | 7.268 | 7.087 | 6.913 | 6.745 | 6.584 | 6.428 | 6.278 | 6.134 | 5.994 | 5.860 |
| 56 | 7.941 | 7.741 | 7.549 | 7.363 | 7.184 | 7.012 | 6.846 | 6.686 | 6.532 | 6.383 | 6.239 | 6.100 | 5.966 | 5.837 | 5.712 | 5.591 | 5.474 |
| 57 | 7.234 | 7.067 | 6.906 | 6.750 | 6.600 | 6.454 | 6.314 | 6.178 | 6.047 | 5.920 | 5.797 | 5.678 | 5.562 | 5.451 | 5.343 | 5.238 | 5.136 |
| 58 | 6.531 | 6.394 | 6.262 | 6.134 | 6.010 | 5.889 | 5.772 | 5.659 | 5.549 | 5.443 | 5.339 | 5.239 | 5.142 | 5.047 | 4.955 | 4.866 | 4.779 |
| 59 | 5.779 | 5.671 | 5.566 | 5.464 | 5.365 | 5.268 | 5.174 | 5.083 | 4.994 | 4.908 | 4.824 | 4.742 | 4.662 | 4.585 | 4.509 | 4.436 | 4.364 |
| 60 | 5.040 | 4.957 | 4.876 | 4.797 | 4.720 | 4.645 | 4.572 | 4.500 | 4.430 | 4.362 | 4.296 | 4.231 | 4.168 | 4.106 | 4.046 | 3.987 | 3.929 |
| 61 | 4.235 | 4.175 | 4.116 | 4.058 | 4.002 | 3.947 | 3.893 | 3.840 | 3.788 | 3.738 | 3.688 | 3.640 | 3.592 | 3.546 | 3.500 | 3.456 | 3.412 |
| 62 | 3.416 | 3.376 | 3.336 | 3.296 | 3.258 | 3.220 | 3.183 | 3.147 | 3.111 | 3.076 | 3.041 | 3.008 | 2.974 | 2.942 | 2.910 | 2.879 | 2.848 |
| 63 | 2.571 | 2.547 | 2.522 | 2.498 | 2.475 | 2.451 | 2.429 | 2.406 | 2.384 | 2.362 | 2.341 | 2.320 | 2.299 | 2.278 | 2.258 | 2.238 | 2.219 |
| 64 | 1.719 | 1.706 | 1.694 | 1.682 | 1.669 | 1.658 | 1.646 | 1.634 | 1.623 | 1.611 | 1.600 | 1.589 | 1.578 | 1.568 | 1.557 | 1.547 | 1.536 |
| 65 | 0.882 | 0.878 | 0.874 | 0.870 | 0.865 | 0.861 | 0.857 | 0.853 | 0.849 | 0.845 | 0.841 | 0.837 | 0.833 | 0.829 | 0.825 | 0.821 | 0.818 |

[1]Present value of annual payments of $1 made at the **end** of each year of disability entitlement. Entitlement ends upon death, recovery, or attainment of age 66 (NRA) of the beneficiary. Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **table 22B**.

## Table 31C.—Female Disabled Workers
### *Monthly Life Annuity to Age 66 Due*[1]
(2006-10 Social Security DI disability experience)

| Entl age | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 231.605 | 213.596 | 197.909 | 184.178 | 172.103 | 161.435 | 151.967 | 143.527 | 135.970 | 129.176 | 123.044 | 117.487 | 112.432 | 107.818 | 103.592 | 99.709 | 96.129 |
| 17 | 243.850 | 224.671 | 207.944 | 193.289 | 180.392 | 168.991 | 158.869 | 149.844 | 141.764 | 134.501 | 127.947 | 122.011 | 116.614 | 111.691 | 107.186 | 103.049 | 99.238 |
| 18 | 256.502 | 236.146 | 218.369 | 202.776 | 189.040 | 176.889 | 166.095 | 156.468 | 147.847 | 140.098 | 133.105 | 126.774 | 121.020 | 115.773 | 110.974 | 106.571 | 102.518 |
| 19 | 269.238 | 247.763 | 228.978 | 212.479 | 197.927 | 185.042 | 173.586 | 163.362 | 154.203 | 145.967 | 138.535 | 131.804 | 125.688 | 120.112 | 115.014 | 110.337 | 106.035 |
| 20 | 276.849 | 254.819 | 235.513 | 218.528 | 203.526 | 190.224 | 178.385 | 167.809 | 158.326 | 149.794 | 142.089 | 135.110 | 128.765 | 122.981 | 117.690 | 112.837 | 108.374 |
| 21 | 280.747 | 258.551 | 239.062 | 221.884 | 206.686 | 193.191 | 181.164 | 170.407 | 160.752 | 152.057 | 144.200 | 137.077 | 130.599 | 124.691 | 119.285 | 114.325 | 109.762 |
| 22 | 280.550 | 258.618 | 239.319 | 222.274 | 207.167 | 193.730 | 181.736 | 170.994 | 161.340 | 152.636 | 144.763 | 137.619 | 131.118 | 125.183 | 119.750 | 114.763 | 110.173 |
| 23 | 278.613 | 257.126 | 238.175 | 221.403 | 206.509 | 193.237 | 181.372 | 170.728 | 161.150 | 152.503 | 144.673 | 137.561 | 131.083 | 125.164 | 119.743 | 114.763 | 110.176 |
| 24 | 274.647 | 253.807 | 235.384 | 219.044 | 204.504 | 191.523 | 179.897 | 169.451 | 160.036 | 151.526 | 143.809 | 136.792 | 130.393 | 124.542 | 119.177 | 114.245 | 109.700 |
| 25 | 270.407 | 250.241 | 232.371 | 216.485 | 202.320 | 189.649 | 178.280 | 168.048 | 158.811 | 150.449 | 142.858 | 135.946 | 129.636 | 123.859 | 118.559 | 113.682 | 109.184 |
| 26 | 267.044 | 247.451 | 230.049 | 214.545 | 200.691 | 188.274 | 177.113 | 167.051 | 157.955 | 149.708 | 142.211 | 135.376 | 129.131 | 123.408 | 118.151 | 113.311 | 108.843 |
| 27 | 263.249 | 244.275 | 227.383 | 212.299 | 198.792 | 186.662 | 175.738 | 165.873 | 156.940 | 148.830 | 141.446 | 134.706 | 128.540 | 122.884 | 117.683 | 112.890 | 108.463 |
| 28 | 259.799 | 241.413 | 225.003 | 210.316 | 197.137 | 185.277 | 174.576 | 164.896 | 156.116 | 148.131 | 140.852 | 134.200 | 128.106 | 122.510 | 117.359 | 112.608 | 108.216 |
| 29 | 256.592 | 238.784 | 222.851 | 208.558 | 195.704 | 184.112 | 173.633 | 164.136 | 155.507 | 147.647 | 140.471 | 133.904 | 127.880 | 122.341 | 117.238 | 112.526 | 108.166 |
| 30 | 252.328 | 235.155 | 219.753 | 205.904 | 193.420 | 182.140 | 171.923 | 162.645 | 154.201 | 146.498 | 139.454 | 132.999 | 127.070 | 121.613 | 116.579 | 111.926 | 107.616 |
| 31 | 248.706 | 232.124 | 217.214 | 203.776 | 191.636 | 180.643 | 170.665 | 161.588 | 153.312 | 145.749 | 138.823 | 132.467 | 126.621 | 121.232 | 116.257 | 111.652 | 107.384 |
| 32 | 245.072 | 229.077 | 214.659 | 201.634 | 189.839 | 179.136 | 169.402 | 160.529 | 152.425 | 145.006 | 138.201 | 131.947 | 126.186 | 120.870 | 115.955 | 111.401 | 107.175 |
| 33 | 241.615 | 226.186 | 212.243 | 199.616 | 188.156 | 177.733 | 168.234 | 159.560 | 151.621 | 144.342 | 137.655 | 131.498 | 125.820 | 120.573 | 115.715 | 111.210 | 107.024 |
| 34 | 237.045 | 222.259 | 208.863 | 196.701 | 185.637 | 175.553 | 166.343 | 157.915 | 150.187 | 143.089 | 136.556 | 130.533 | 124.969 | 119.820 | 115.048 | 110.616 | 106.493 |
| 35 | 231.826 | 217.724 | 204.914 | 193.254 | 182.623 | 172.910 | 164.020 | 155.868 | 148.379 | 141.487 | 135.133 | 129.264 | 123.834 | 118.802 | 114.132 | 109.788 | 105.744 |
| 36 | 227.206 | 213.743 | 201.480 | 190.291 | 180.063 | 170.698 | 162.106 | 154.212 | 146.945 | 140.244 | 134.054 | 128.328 | 123.022 | 118.097 | 113.518 | 109.255 | 105.279 |
| 37 | 222.013 | 209.203 | 197.504 | 186.803 | 176.997 | 167.998 | 159.724 | 152.104 | 145.076 | 138.584 | 132.576 | 127.008 | 121.840 | 117.035 | 112.562 | 108.391 | 104.497 |
| 38 | 216.705 | 204.556 | 193.432 | 183.229 | 173.858 | 165.236 | 157.290 | 149.958 | 143.181 | 136.907 | 131.090 | 125.690 | 120.668 | 115.992 | 111.632 | 107.561 | 103.754 |
| 39 | 211.065 | 199.582 | 189.040 | 179.345 | 170.418 | 162.184 | 154.580 | 147.546 | 141.031 | 134.987 | 129.374 | 124.151 | 119.287 | 114.750 | 110.513 | 106.549 | 102.838 |
| 40 | 205.210 | 194.382 | 184.414 | 175.224 | 166.740 | 158.896 | 151.635 | 144.904 | 138.655 | 132.847 | 127.442 | 122.404 | 117.703 | 113.310 | 109.201 | 105.352 | 101.742 |
| 41 | 199.611 | 189.416 | 180.004 | 171.305 | 163.252 | 155.790 | 148.865 | 142.430 | 136.444 | 130.869 | 125.669 | 120.813 | 116.273 | 112.024 | 108.042 | 104.307 | 100.798 |
| 42 | 194.060 | 184.478 | 175.609 | 167.389 | 159.761 | 152.674 | 146.082 | 139.943 | 134.218 | 128.875 | 123.881 | 119.208 | 114.832 | 110.728 | 106.875 | 103.254 | 99.848 |
| 43 | 187.630 | 178.698 | 170.407 | 162.702 | 155.533 | 148.855 | 142.629 | 136.816 | 131.384 | 126.302 | 121.543 | 117.081 | 112.893 | 108.958 | 105.258 | 101.774 | 98.491 |
| 44 | 181.536 | 173.216 | 165.472 | 158.255 | 151.522 | 145.235 | 139.358 | 133.858 | 128.707 | 123.877 | 119.343 | 115.084 | 111.079 | 107.308 | 103.755 | 100.404 | 97.241 |
| 45 | 175.279 | 167.562 | 160.359 | 153.627 | 147.331 | 141.436 | 135.912 | 130.730 | 125.864 | 121.291 | 116.990 | 112.940 | 109.124 | 105.524 | 102.125 | 98.914 | 95.877 |
| 46 | 168.229 | 161.138 | 154.500 | 148.279 | 142.445 | 136.968 | 131.822 | 126.982 | 122.428 | 118.137 | 114.092 | 110.275 | 106.670 | 103.262 | 100.039 | 96.988 | 94.096 |
| 47 | 161.613 | 155.094 | 148.974 | 143.224 | 137.816 | 132.726 | 127.932 | 123.412 | 119.148 | 115.121 | 111.317 | 107.718 | 104.313 | 101.088 | 98.030 | 95.130 | 92.378 |
| 48 | 154.784 | 148.829 | 143.222 | 137.939 | 132.958 | 128.256 | 123.816 | 119.620 | 115.651 | 111.894 | 108.336 | 104.964 | 101.765 | 98.729 | 95.845 | 93.104 | 90.497 |
| 49 | 147.907 | 142.502 | 137.399 | 132.576 | 128.015 | 123.700 | 119.613 | 115.741 | 112.069 | 108.585 | 105.277 | 102.135 | 99.147 | 96.305 | 93.599 | 91.023 | 88.567 |
| 50 | 146.030 | 140.947 | 136.134 | 131.573 | 127.248 | 123.144 | 119.248 | 115.547 | 112.030 | 108.684 | 105.500 | 102.467 | 99.578 | 96.824 | 94.197 | 91.689 | 89.295 |
| 51 | 135.996 | 131.544 | 127.316 | 123.297 | 119.475 | 115.839 | 112.378 | 109.081 | 105.938 | 102.942 | 100.083 | 97.354 | 94.747 | 92.257 | 89.875 | 87.597 | 85.417 |
| 52 | 128.775 | 124.813 | 121.040 | 117.443 | 114.013 | 110.740 | 107.616 | 104.632 | 101.780 | 99.055 | 96.447 | 93.952 | 91.564 | 89.276 | 87.083 | 84.981 | 82.965 |
| 53 | 120.768 | 117.300 | 113.985 | 110.817 | 107.787 | 104.888 | 102.112 | 99.454 | 96.908 | 94.466 | 92.126 | 89.880 | 87.724 | 85.655 | 83.667 | 81.756 | 79.920 |
| 54 | 112.735 | 109.730 | 106.849 | 104.087 | 101.438 | 98.896 | 96.455 | 94.112 | 91.861 | 89.697 | 87.616 | 85.615 | 83.690 | 81.836 | 80.052 | 78.333 | 76.676 |
| 55 | 107.314 | 104.660 | 102.110 | 99.657 | 97.298 | 95.028 | 92.842 | 90.738 | 88.711 | 86.758 | 84.875 | 83.059 | 81.308 | 79.618 | 77.987 | 76.412 | 74.891 |
| 56 | 97.454 | 95.257 | 93.140 | 91.097 | 89.126 | 87.224 | 85.388 | 83.615 | 81.902 | 80.246 | 78.646 | 77.099 | 75.603 | 74.156 | 72.755 | 71.399 | 70.086 |
| 57 | 88.840 | 87.028 | 85.276 | 83.581 | 81.940 | 80.353 | 78.815 | 77.326 | 75.884 | 74.486 | 73.131 | 71.818 | 70.544 | 69.309 | 68.110 | 66.947 | 65.818 |
| 58 | 80.247 | 78.784 | 77.364 | 75.986 | 74.648 | 73.350 | 72.089 | 70.864 | 69.674 | 68.518 | 67.394 | 66.302 | 65.239 | 64.206 | 63.201 | 62.223 | 61.271 |
| 59 | 71.099 | 69.959 | 68.850 | 67.771 | 66.720 | 65.697 | 64.700 | 63.729 | 62.783 | 61.861 | 60.963 | 60.087 | 59.232 | 58.399 | 57.587 | 56.794 | 56.020 |
| 60 | 62.059 | 61.202 | 60.365 | 59.548 | 58.750 | 57.971 | 57.209 | 56.465 | 55.738 | 55.028 | 54.333 | 53.654 | 52.990 | 52.341 | 51.706 | 51.085 | 50.477 |
| 61 | 52.270 | 51.667 | 51.076 | 50.497 | 49.930 | 49.375 | 48.830 | 48.297 | 47.774 | 47.262 | 46.759 | 46.267 | 45.784 | 45.310 | 44.845 | 44.389 | 43.942 |
| 62 | 42.337 | 41.946 | 41.562 | 41.184 | 40.813 | 40.449 | 40.091 | 39.738 | 39.392 | 39.052 | 38.717 | 38.388 | 38.064 | 37.746 | 37.432 | 37.124 | 36.821 |
| 63 | 32.096 | 31.875 | 31.656 | 31.441 | 31.229 | 31.020 | 30.813 | 30.610 | 30.409 | 30.211 | 30.016 | 29.824 | 29.634 | 29.447 | 29.262 | 29.080 | 28.900 |
| 64 | 21.737 | 21.638 | 21.540 | 21.443 | 21.347 | 21.252 | 21.159 | 21.066 | 20.974 | 20.884 | 20.794 | 20.705 | 20.617 | 20.530 | 20.444 | 20.359 | 20.275 |
| 65 | 11.352 | 11.326 | 11.302 | 11.277 | 11.252 | 11.228 | 11.204 | 11.180 | 11.156 | 11.133 | 11.109 | 11.086 | 11.063 | 11.040 | 11.018 | 10.995 | 10.973 |

[1]Present value of monthly payments of $1 made at the **beginning** of each month of disability entitlement. Entitlement ends upon death, recovery, or attainment of age 66 (NRA) of the beneficiary. Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **table 22B**.

## Table 31D.—Female Disabled Workers
### *Monthly Life Annuity to Age 66 Immediate*[1]
(2006-10 Social Security DI disability experience)

| Entl age | Actuarial present value of $1 annuity | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | 8.0% | 8.5% | 9.0% |
| 16 | 230.738 | 212.700 | 196.991 | 183.242 | 171.153 | 160.474 | 150.998 | 142.551 | 134.989 | 128.192 | 122.056 | 116.496 | 111.440 | 106.824 | 102.597 | 98.712 | 95.132 |
| 17 | 243.001 | 223.790 | 207.037 | 192.363 | 179.450 | 168.036 | 157.905 | 148.872 | 140.787 | 133.519 | 126.961 | 121.022 | 115.623 | 110.699 | 106.191 | 102.053 | 98.242 |
| 18 | 255.672 | 235.280 | 217.475 | 201.860 | 188.106 | 175.942 | 165.137 | 155.501 | 146.873 | 139.119 | 132.122 | 125.787 | 120.030 | 114.782 | 109.981 | 105.576 | 101.522 |
| 19 | 268.429 | 246.914 | 228.098 | 211.574 | 197.003 | 184.102 | 172.634 | 162.401 | 153.234 | 144.992 | 137.554 | 130.820 | 124.701 | 119.123 | 114.022 | 109.344 | 105.040 |
| 20 | 276.057 | 253.984 | 234.645 | 217.633 | 202.610 | 189.291 | 177.439 | 166.852 | 157.361 | 148.822 | 141.112 | 134.128 | 127.780 | 121.992 | 116.700 | 111.845 | 107.380 |
| 21 | 279.969 | 257.729 | 238.204 | 220.998 | 205.778 | 192.265 | 180.224 | 169.455 | 159.791 | 151.088 | 143.225 | 136.098 | 129.616 | 123.704 | 118.296 | 113.334 | 108.769 |
| 22 | 279.782 | 257.805 | 238.469 | 221.396 | 206.265 | 192.809 | 180.800 | 170.046 | 160.382 | 151.670 | 143.791 | 136.642 | 130.136 | 124.198 | 118.762 | 113.773 | 109.181 |
| 23 | 277.855 | 256.321 | 237.333 | 220.531 | 205.613 | 192.321 | 180.440 | 169.784 | 160.195 | 151.540 | 143.704 | 136.586 | 130.103 | 124.181 | 118.756 | 113.774 | 109.185 |
| 24 | 273.895 | 253.009 | 234.548 | 218.178 | 203.613 | 190.612 | 178.969 | 168.510 | 159.085 | 150.566 | 142.842 | 135.819 | 129.415 | 123.560 | 118.192 | 113.257 | 108.710 |
| 25 | 269.663 | 249.449 | 231.541 | 215.625 | 201.434 | 188.743 | 177.357 | 167.111 | 157.863 | 149.492 | 141.893 | 134.975 | 128.659 | 122.879 | 117.575 | 112.695 | 108.195 |
| 26 | 266.308 | 246.667 | 229.226 | 213.691 | 199.811 | 187.373 | 176.195 | 166.119 | 157.010 | 148.754 | 141.249 | 134.408 | 128.157 | 122.430 | 117.169 | 112.326 | 107.856 |
| 27 | 262.520 | 243.500 | 226.568 | 211.452 | 197.919 | 185.767 | 174.825 | 164.945 | 156.000 | 147.879 | 140.487 | 133.741 | 127.569 | 121.908 | 116.703 | 111.907 | 107.477 |
| 28 | 259.080 | 240.645 | 224.196 | 209.477 | 196.270 | 184.388 | 173.669 | 163.973 | 155.180 | 147.185 | 139.897 | 133.237 | 127.137 | 121.536 | 116.381 | 111.627 | 107.231 |
| 29 | 255.882 | 238.025 | 222.052 | 207.727 | 194.844 | 183.230 | 172.731 | 163.218 | 154.575 | 146.705 | 139.519 | 132.944 | 126.914 | 121.370 | 116.263 | 111.547 | 107.183 |
| 30 | 251.627 | 234.405 | 218.962 | 205.079 | 192.568 | 181.264 | 171.027 | 161.733 | 153.275 | 145.560 | 138.507 | 132.043 | 126.107 | 120.644 | 115.605 | 110.948 | 106.635 |
| 31 | 248.015 | 231.384 | 216.433 | 202.961 | 190.792 | 179.774 | 169.776 | 160.682 | 152.391 | 144.816 | 137.880 | 131.515 | 125.662 | 120.267 | 115.286 | 110.677 | 106.405 |
| 32 | 244.391 | 228.347 | 213.888 | 200.827 | 189.003 | 178.275 | 168.520 | 159.629 | 151.510 | 144.079 | 137.263 | 130.999 | 125.231 | 119.908 | 114.987 | 110.429 | 106.199 |
| 33 | 240.945 | 225.467 | 211.482 | 198.819 | 187.329 | 176.881 | 167.360 | 158.667 | 150.713 | 143.421 | 136.722 | 130.556 | 124.869 | 119.615 | 114.751 | 110.241 | 106.051 |
| 34 | 236.386 | 221.550 | 208.111 | 195.913 | 184.819 | 174.709 | 165.476 | 157.029 | 149.286 | 142.174 | 135.629 | 129.595 | 124.023 | 118.867 | 114.088 | 109.650 | 105.523 |
| 35 | 231.177 | 217.025 | 204.172 | 192.476 | 181.814 | 172.074 | 163.161 | 154.990 | 147.484 | 140.578 | 134.211 | 128.332 | 122.893 | 117.853 | 113.175 | 108.826 | 104.777 |
| 36 | 226.568 | 213.054 | 200.749 | 189.523 | 179.264 | 169.871 | 161.257 | 153.342 | 146.057 | 139.341 | 133.139 | 127.402 | 122.086 | 117.153 | 112.567 | 108.297 | 104.316 |
| 37 | 221.385 | 208.525 | 196.784 | 186.046 | 176.208 | 167.181 | 158.883 | 151.243 | 144.197 | 137.689 | 131.667 | 126.088 | 120.909 | 116.096 | 111.615 | 107.438 | 103.538 |
| 38 | 216.088 | 203.890 | 192.722 | 182.483 | 173.079 | 164.429 | 156.459 | 149.105 | 142.310 | 136.020 | 130.189 | 124.776 | 119.744 | 115.059 | 110.691 | 106.613 | 102.800 |
| 39 | 210.458 | 198.926 | 188.341 | 178.609 | 169.649 | 161.388 | 153.758 | 146.703 | 140.169 | 134.109 | 128.480 | 123.245 | 118.370 | 113.823 | 109.577 | 105.606 | 101.889 |
| 40 | 204.614 | 193.738 | 183.727 | 174.500 | 165.983 | 158.110 | 150.824 | 144.071 | 137.803 | 131.977 | 126.557 | 121.506 | 116.793 | 112.390 | 108.272 | 104.415 | 100.798 |
| 41 | 199.028 | 188.784 | 179.330 | 170.593 | 162.507 | 155.016 | 148.065 | 141.608 | 135.602 | 130.009 | 124.793 | 119.923 | 115.372 | 111.112 | 107.120 | 103.376 | 99.860 |
| 42 | 193.489 | 183.860 | 174.948 | 166.691 | 159.029 | 151.913 | 145.295 | 139.132 | 133.387 | 128.025 | 123.015 | 118.328 | 113.939 | 109.824 | 105.961 | 102.331 | 98.917 |
| 43 | 187.070 | 178.091 | 169.758 | 162.015 | 154.813 | 148.106 | 141.853 | 136.017 | 130.564 | 125.464 | 120.688 | 116.211 | 112.009 | 108.063 | 104.352 | 100.859 | 97.568 |
| 44 | 180.990 | 172.623 | 164.837 | 157.582 | 150.817 | 144.500 | 138.596 | 133.073 | 127.900 | 123.051 | 118.500 | 114.225 | 110.206 | 106.423 | 102.859 | 99.498 | 96.326 |
| 45 | 174.746 | 166.983 | 159.738 | 152.970 | 146.640 | 140.715 | 135.164 | 129.958 | 125.071 | 120.478 | 116.159 | 112.093 | 108.262 | 104.650 | 101.240 | 98.018 | 94.971 |
| 46 | 167.707 | 160.571 | 153.892 | 147.635 | 141.767 | 136.260 | 131.088 | 126.224 | 121.647 | 117.337 | 113.274 | 109.440 | 105.820 | 102.400 | 99.164 | 96.102 | 93.200 |
| 47 | 161.105 | 154.542 | 148.383 | 142.596 | 137.155 | 132.036 | 127.214 | 122.670 | 118.383 | 114.336 | 110.513 | 106.898 | 103.477 | 100.238 | 97.168 | 94.257 | 91.493 |
| 48 | 154.291 | 148.293 | 142.647 | 137.328 | 132.314 | 127.583 | 123.115 | 118.894 | 114.903 | 111.126 | 107.549 | 104.159 | 100.945 | 97.894 | 94.997 | 92.244 | 89.626 |
| 49 | 147.428 | 141.981 | 136.839 | 131.982 | 127.389 | 123.044 | 118.930 | 115.033 | 111.338 | 107.833 | 104.506 | 101.346 | 98.342 | 95.485 | 92.766 | 90.177 | 87.709 |
| 50 | 145.591 | 140.466 | 135.613 | 131.016 | 126.658 | 122.524 | 118.600 | 114.873 | 111.331 | 107.963 | 104.758 | 101.707 | 98.801 | 96.031 | 93.389 | 90.868 | 88.461 |
| 51 | 135.561 | 131.069 | 126.803 | 122.750 | 118.896 | 115.231 | 111.742 | 108.419 | 105.254 | 102.236 | 99.357 | 96.609 | 93.985 | 91.478 | 89.082 | 86.790 | 84.597 |
| 52 | 128.358 | 124.358 | 120.548 | 116.918 | 113.456 | 110.154 | 107.003 | 103.994 | 101.119 | 98.372 | 95.744 | 93.230 | 90.824 | 88.520 | 86.312 | 84.195 | 82.166 |
| 53 | 120.368 | 116.862 | 113.513 | 110.312 | 107.251 | 104.324 | 101.522 | 98.839 | 96.269 | 93.807 | 91.445 | 89.181 | 87.007 | 84.921 | 82.918 | 80.993 | 79.142 |
| 54 | 112.352 | 109.311 | 106.397 | 103.604 | 100.925 | 98.356 | 95.889 | 93.522 | 91.247 | 89.062 | 86.961 | 84.941 | 82.998 | 81.128 | 79.328 | 77.594 | 75.923 |
| 55 | 106.974 | 104.285 | 101.702 | 99.218 | 96.830 | 94.532 | 92.320 | 90.192 | 88.141 | 86.166 | 84.262 | 82.427 | 80.658 | 78.950 | 77.303 | 75.712 | 74.176 |
| 56 | 97.121 | 94.893 | 92.744 | 90.673 | 88.675 | 86.747 | 84.886 | 83.089 | 81.354 | 79.678 | 78.058 | 76.492 | 74.978 | 73.513 | 72.096 | 70.725 | 69.397 |
| 57 | 88.525 | 86.684 | 84.903 | 83.181 | 81.515 | 79.903 | 78.342 | 76.831 | 75.367 | 73.949 | 72.575 | 71.243 | 69.952 | 68.700 | 67.485 | 66.307 | 65.163 |
| 58 | 79.958 | 78.467 | 77.021 | 75.617 | 74.256 | 72.934 | 71.651 | 70.405 | 69.195 | 68.019 | 66.877 | 65.767 | 64.687 | 63.638 | 62.617 | 61.624 | 60.657 |
| 59 | 70.829 | 69.665 | 68.532 | 67.430 | 66.357 | 65.312 | 64.295 | 63.305 | 62.340 | 61.400 | 60.484 | 59.591 | 58.720 | 57.871 | 57.044 | 56.236 | 55.449 |
| 60 | 61.816 | 60.937 | 60.078 | 59.241 | 58.423 | 57.624 | 56.844 | 56.082 | 55.338 | 54.611 | 53.900 | 53.205 | 52.526 | 51.862 | 51.212 | 50.577 | 49.956 |
| 61 | 52.047 | 51.424 | 50.815 | 50.219 | 49.634 | 49.062 | 48.501 | 47.952 | 47.414 | 46.886 | 46.369 | 45.862 | 45.366 | 44.878 | 44.401 | 43.932 | 43.472 |
| 62 | 42.130 | 41.724 | 41.324 | 40.932 | 40.547 | 40.168 | 39.796 | 39.431 | 39.071 | 38.718 | 38.371 | 38.030 | 37.694 | 37.364 | 37.039 | 36.720 | 36.406 |
| 63 | 31.905 | 31.671 | 31.441 | 31.215 | 30.991 | 30.771 | 30.554 | 30.340 | 30.129 | 29.921 | 29.716 | 29.513 | 29.314 | 29.117 | 28.923 | 28.732 | 28.543 |
| 64 | 21.565 | 21.458 | 21.352 | 21.247 | 21.143 | 21.041 | 20.940 | 20.840 | 20.741 | 20.643 | 20.546 | 20.450 | 20.355 | 20.261 | 20.169 | 20.077 | 19.986 |
| 65 | 11.234 | 11.205 | 11.175 | 11.147 | 11.118 | 11.089 | 11.061 | 11.033 | 11.005 | 10.978 | 10.950 | 10.923 | 10.896 | 10.870 | 10.843 | 10.817 | 10.791 |

[1]Present value of monthly payments of $1 made at the **end** of each month of disability entitlement. Entitlement ends upon death, recovery, or attainment of age 66 (NRA) of the beneficiary. Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate, and continuance experience shown in **table 22B**.

# APPENDIX

## V. STUDY POPULATION AND METHODS

### *A. Overview*

This study is based on over 14.5 million records of Social Security Disability Insurance (DI) worker beneficiaries drawn from the administration's Master Beneficiary Record (MBR) in February 2014. The 5-year observation period covers January 1, 2006 through December 31, 2010. These records provide 29.4 million life-years of exposure for males and 25.5 million life-years of exposure for females. The primary variables of interest are: the reason for termination of benefits, the age at entitlement, the number of years since entitlement, and sex of the beneficiary.

The main reasons that disabled workers stop receiving disability benefits are:

- Conversion to old-age benefits;
- Death of the beneficiary; and
- Recovery—includes medical recovery or return to SGA.

There are a small number of terminations due to other reasons that are not explicitly examined. The table below provides the number of deaths and recoveries observed during the observation period. To a certain extent, this study traverses the activity of the OASI rolls by tracking deaths of former disabled workers who converted to old-age worker benefits either by choice or upon attaining normal retirement age.

**Number of Disabled Worker Terminations, by Reason**
(January 2006-December 2010)

| Reason | Male | Female | Total |
|---|---|---|---|
| Death | 1,233,326 | 784,745 | 2,018,071 |
| Recovery | 117,112 | 103,015 | 220,127 |
| Total | 1,350,438 | 887,760 | 2,238,198 |

Source: MBR database as of February 2014. Refer to table 5 in section IV for the number of conversions and terminations due to other reasons. The number of deaths and recoveries shown above will differ from those found in table 5 due to differences in statistical methods used in tabulations. The number of deaths will be dramatically different as they include a substantial number from the OASI rolls.

### *B. Data Considerations*

Mortality experience of the DI rolls is affected by several unique circumstances. Since experience begins with entitlement, deaths that occur during the 5-month waiting period prior to entitlement to DI benefits are outside the scope of this study. It is also true that a claimant may die in the first month of entitlement, or before final disposition of the disability claim—in which case only retroactive disability benefits may be payable. These cases are handled by counting the death, but crediting no exposure on the record.

Participants in this study may have multiple periods of disability under examination. There are instances, however, where very little time passes between periods of entitlement for reasons such as a failed work-attempt, an expedited reinstatement, or a successful appeal of an unfavorable CDR. So although a recovery has occurred, the beneficiary may be back on the rolls shortly thereafter. Also, it is not uncommon for beneficiaries with multiple periods of disability to become re-entitled under the same or a similar impairment. Although re-entering the rolls at a different entitlement age, such individuals may, in essence, recover from the same disability more than once.

### *C. Data Selection*

After various screenings and checks, data for up to five separate periods of disability were included for the following beneficiaries in the final overall sample:

- Workers entitled to disability benefits at some time during the observation period;
- Workers entitled to old-age benefits at some time during the observation period who are former disabled-worker beneficiaries with no break between DI and OASI entitlement.

Records of persons from the Special Disability Workload (SDW) were excluded from this study. This group of SSI recipients who are potentially eligible for DI benefits due to previously unrecognized disability-insured status caused a supplemental increase in awards over the period 2001-10. In most instances, entitlement is retroactive to well before the date of final review. However, due to the guidelines established for processing the workload, completed SDW cases represent a biased sample of records and were therefore eliminated.

### *D. Methods*

The availability of complete data on each person in the study (sex, date of birth, date of entitlement, date of decrement, and cause of decrement) allows for direct estimation of the *multiple-decrement probabilities* $q^{(i)}$, where $i$ represents the cause of decrement. Each unit age interval $(x, x+1]$ represents one life-year of potential exposure. For each interval that an individual is under observation, the person enters the interval at age $x+r$ $(0 \le r < 1)$, and is scheduled to exit the interval at age $x+s$ $(0 < s \le 1)$. Note that $r = 0$ except for instances where the beginning of the observation period falls within the age interval. Similarly $s = 1$ except for instances where the end of the observation period falls within the interval. Clearly, $s - r$ is the amount of time that the person is scheduled to be exposed to the risks of decrement. The total *scheduled exposure* for an interval is obtained by summing over all persons.[20]

[20]For a complete discussion, refer to *Survival Models and Their Estimation* (London 1988, second edition).

As an example of the above method, consider a disabled worker entering an interval at age $x + r$. The *scheduled ending age*, $x + s$, is established for the interval under the expectation that the person will either survive to the end $(s = 1)$, or exit the study due to the end of the observation period $(s < 1)$. Scheduled exposure is then credited as follows: if the person survives to the end of the interval, then exposure is credited from $x + r$ to $x + 1$; if the person dies or recovers during the interval, exposure is still credited from $x + r$ to $x + 1$;[21] if the observation period ends during the interval, then exposure is credited from $x + r$ to $x + s$. A modification is made to the way exposure is calculated for determining recovery probabilities. Since recovery is no longer a consideration after converting to old-age benefits, exposure is credited only up until the month of the switch.

Multiple-decrement probabilities are calculated by dividing the observed number of deaths or recoveries in an interval by the aggregate scheduled exposure for that interval. As will be discussed later, *single-decrement (absolute) rates* can be derived from these probabilities by using a constant force assumption for the distribution of decrement within the interval.[22]

### *E. Entitlement Age and Exposure*

This is a select-and-ultimate study with a 10-year select period implying that the risks of decrement for beneficiaries 10 or more years beyond entitlement are no longer a function of entitlement age, but a function of attained age only.

Rarely does entitlement to disability benefits occur on a beneficiary's birthday. To facilitate exposure calculations, *insuring age* and the corresponding *insuring date of birth* may be substituted for the actual age at entitlement and the actual date of birth, respectively. This study uses an insuring age that is set at the beneficiary's *age last birthday* as of entitlement. As an example:

**Date of entitlement:** February 1, 2010
**Date of birth:** July 10, 1965
**Actual age at entitlement:** 44 years, 206 days
**Insuring age:** 44 years
**Insuring date of birth:** February 1, 1966

Use of the integral insuring age at entitlement ensures that subsequent durations begin on the beneficiary's birthday. This is true whether the participant enters the study during the observation period, or is already part of the entitlement group when the observation period opens.

[21]All persons are *expected* to survive to the end of the interval, even those who wind up dying or recovering at age $x + t \le x + s$. The important point is that decrement was not expected so the scheduled ending age is set at $x + 1$.
[22]For a complete discussion on multiple-decrement probabilities, the associated single-decrement rates, and construction of the select-and-ultimate multiple-decrement tables found in this study, the reader is referred to *Actuarial Mathematics* (Bowers et al. 1997).

### *F. Duration and Graduation*

The unit intervals for which a beneficiary is under observation are called *durations*. For each entitlement age $[x]$ and duration $n$, the quantity $s - r$ represents the amount of exposure contributed to the observation interval $([x] + n, [x] + n + 1]$. For durations beyond the 10-year select period, exposure is credited to the appropriate attained age interval $(x + n, x + n + 1]$.

The select-and-ultimate multiple-decrement probabilities are graduated using the two-dimensional Whittaker-Henderson Type B method.[23] The horizontal and vertical smoothing coefficients were chosen to obtain some degree of smoothness within individual durations (columns) as well as within entitlement ages (rows), without deviating much from the original estimates.

### *G. Continuance Tables*

Continuance tables 8A-8C are constructed from select-and-ultimate death probabilities. The values $l_{[x]}, l_{[x]+1}, \ldots, l_{110}$ are first calculated for entitlement age $[x] = 16$, using a radix of 100,000. This step determines values for the ultimate period of the table and attained ages greater than 75. Values for entitlement ages $[x] > 16$ are then derived from the ultimate values by working backwards. For example, $l_{[x]}$ is determined from $l_{x+10}$ using the survival probabilities of the select period for the given entitlement age. The value for $l_{[x]+t}$ is the number of lives remaining from the original $l_{[x]}$ who have attained age $[x] + t$. The number alive at any given entitlement or attained age is not an actual count of disability beneficiaries, but is the product of combining probabilities with an arbitrary radix.

Continuance tables for the decrement of recovery (15A-15B) and the combined decrements of death and recovery (22A-22C) are constructed in the same manner. Since recovery is no longer considered after attaining normal retirement age, tables 15A-15B are truncated after attained age 65.[24]

The continuance tables are read across the row, or *select period*, for 0-10 years since entitlement, then down the last column, or *ultimate period* for 10 or more years since entitlement. The example below uses numbers from table 8A for male disabled beneficiaries becoming entitled at age 50.

| Completed years of entitlement | Number living | Probability of continuance | Attained age |
|---|---|---|---|
| 0 | 75,982 | 1.000 | 50 |
| 1 | 72,355 | .952 | 51 |
| 5 | 63,894 | .841 | 55 |
| 10 | 54,666 | .719 | 60 |
| 15 | 44,929 | .591 | 65 |

[23]For details, refer to *Graduation: The Revision of Estimates* (London 1985).
[24]For the observation period 2006-10, disabled beneficiaries are converted to old-age benefits as early as 65 years 6 months (1940 birth cohort) or as late as age 66 (1944 birth cohort). See chart in section I.

### *H. Expected Future Time on Rolls*

Tables showing *expected future time on the rolls* are derived from the continuance functions described above using the basic actuarial principles found in any standard actuarial text on life contingencies. We also present in this study the results of aggregating over duration, by entitlement age (see tables 11, 18, and 25) or attained age (see tables 12, 19, and 26).

Expected future time for a specific *entitlement* age is an exposure-weighted average of the expected future time at each duration of that age. This differs from the expected future time for a specific *attained* age, which is an exposure-weighted average of the expected future time at various durations of various entitlement ages.

For example, expected future time for *entitlement* age 40 is a weighted average of the expected times across the select row and down the ultimate column. Each cell represents a different attained age. In contrast, expected future time for *attained* age 40 is a weighted average of the expected times for a 40-year-old at duration 0, a 39-year-old at duration 1,...and a 16-year-old at duration 24—all of whom are attained age 40.

### *I. Probabilities and Absolute Rates*

In this study we present probabilities of decrement for two of the several decrements affecting the disabled population—death and recovery. The symbol $q^{(d)}$ represents the probability of death in the presence of the other decrements and is defined as follows:

$$q_x^{(d)} = \int_0^1 {}_t p_x^{(\tau)} \, \mu_{x+t}^{(d)} \, dt$$

where $p^{(\tau)}$ is the probability of continuance under all decrements; and $\mu^{(d)}$ is the force of mortality. The probability of recovery $q^{(r)}$ is similarly defined.

For each cause of decrement in a multiple-decrement model, it is possible to associate a single-decrement rate that depends only on a particular cause of decrement. For example, $q'^{(d)}$ represents the *single-decrement (absolute) rate* of death and is defined as follows:

$$q_x'^{(d)} = \int_0^1 {}_t p_x'^{(d)} \, \mu_{x+t}^{(d)} \, dt$$

where $p'^{(d)}$ is the probability of *not dying*. In this representation, beneficiaries who decrement for causes other than death are "taken out" of the total number exposed. Observation stops at the point of non-death decrement resulting in total exposure which is somewhat less than that used in formulating death probabilities.

For example, the multiple-decrement probability $q^{(d)}$ is calculated for each combination of entitlement age and duration by dividing the observed number of deaths by the exposure for that cell. Assuming a uniform distribution for each decrement over the age interval $(x, x+1)$, the absolute rate of death $q'^{(d)}$ can be calculated by dividing the observed number of deaths by the exposure for that cell reduced by one-half of the number of recoveries observed for that cell. The absolute rate of recovery $q'^{(r)}$ is similarly defined.

This study uses an alternative method to calculate absolute rates. First, derive the total decrement probability:

$$q^{(\tau)} = q^{(d)} + q^{(r)}$$

Then derive the absolute rates using the assumption of constant force for each decrement over the age interval $(x, x+1)$:

$$q'^{(d)} = 1 - [1 - q^{(\tau)}]^{q^{(d)}/q^{(\tau)}}$$

$$q'^{(r)} = 1 - [1 - q^{(\tau)}]^{q^{(r)}/q^{(\tau)}}$$

Absolute rates are presented on a "per thousand" basis.

### *J. Annuity Tables*

In general, a *life annuity* is a series of payments made at regular intervals (such as months or years) during the lifetime of the annuitant. Payments may be limited to a given number of years, or payable for the whole of life, and are made at the beginning (*due*) or end (*immediate*) of each period. Any standard actuarial text on life contingencies will explain the present value calculation of an annuity.

The table below illustrates the present value of lifetime combined DI and OASI benefits (considering only the possibility of death), as well as DI benefits to age 66 (NRA) for a male worker entitled to disability benefits at age 50. To simplify calculations, we assume no cost-of-living adjustments to benefits.

**Present Value of Future Benefits, Male Age 50**
(3 percent annual interest rate)

| | |
|---|---|
| **$14,400 annual payment** | |
| Annuity value (table 28A) | 13.767 |
| Life annuity (due) | $198,245 |
| Annuity value (table 30A) | 10.137 |
| Life annuity to age 66 (due) | $145,973 |
| **$1,200 monthly payment** | |
| Annuity value (table 28C) | 159.662 |
| Life annuity (due) | $191,594 |
| Annuity value (table 30C) | 117.981 |
| Life annuity to age 66 (due) | $141,577 |

### *K. Adjusted Decrement Rates*

Shifts in the age, gender, and impairment composition of the DI rolls occur over time. To compare disability rates of death and recovery between different observation periods, we need to eliminate the distortions caused by these shifts. For this reason, gross rates are adjusted to provide a measure of the rate at which disabled individuals are dying or recovering that is independent of demographic and programmatic shifts.

As explained in section D of this appendix, *gross* decrement rates are calculated by dividing the observed number of deaths or recoveries in an interval by the aggregate exposure for that interval. *Adjusted* decrement rates for a group of beneficiaries in an particular observation period are calculated by dividing the total number of adjusted deaths or recoveries by the aggregate exposure for that group in the *standard* DI beneficiary population. "Adjusted" decrements represent the number that would occur in a group if the exposure had the same age-sex-duration-specific profile as the exposure of the standard population, and are computed by multiplying the age-sex-duration-specific decrement rates of the particular observation period by the age-sex-duration-specific exposures of the standard population. The resulting adjusted decrements are summed across durations (or over select ages) and divided by the corresponding exposure of the standard population to get duration-adjusted (or age-adjusted) rates.

The following tables compare the adjusted death and recovery rates for various age and duration groupings, over the 20-year period 1991-2010. Results are split into four different 5-year observation periods. The standard DI beneficiary exposure population used in the calculations corresponds to the 2006-10 observation period. Note that data is not available ("n/a") for several age groups in the 1991-95 and 1996-00 periods due to data limitations and methods particular to those studies.

**Tables K1-K4** show adjusted death rates by various entitlement age, attained age, and duration groupings. In general, DI disabled worker death rates have steadily declined over all observation periods. The overall death rate of 45.8 deaths per thousand as measured in 1991-95 has fallen 20% to 36.7 in 2006-10. Most of the decline (17%) occurred in the last 10 years. Over the period measured, male mortality rates were down 21% compared to 18% for females. The reasons for mortality improvement among disabled workers have been discussed in detail in this and the prior three actuarial studies dedicated to the specific observation periods. Main factors include a greater proportion of mental and musculoskeletal impairments, advancement in medical treatments, and broader use of vocational factors in disability determinations.

**Tables K5-K8** show adjusted recovery rates by various entitlement age, attained age, and duration groupings. Chance of recovery is not applicable beyond normal retirement age, at which time disabled workers are converted to old-age benefits. As detailed throughout the prior studies, changes in recovery experience can be less intuitive than changes in mortality experience since rates are largely affected by exogenous variables. The overall recovery rate spiked to 8.5 recoveries per thousand in 1996-00 before settling back to 6.8 in 2001-05. This was followed by a 22% drop to 5.3 in 2006-10. The erratic pattern is, in part, due to a spike in recoveries from eliminating DA&A impairments in the 1996-00 period, followed by constraints in special funding needed to complete CDRs in the 2006-10 period.

**Table K1.—Duration-Adjusted DI Disabled Worker DEATH Rates Comparison by Entitlement Age**
(Deaths per 1000 beneficiaries)

| Entl Age | Observation Period | | | |
|---|---|---|---|---|
| | 1991-95 | 1996-00 | 2001-05 | 2006-10 |
| **Male** | | | | |
| 16-19 | n/a | 12.09 | 11.11 | 10.29 |
| 20-24 | 16.93 | 15.80 | 14.36 | 13.32 |
| 25-29 | 25.28 | 22.03 | 19.69 | 18.07 |
| 30-34 | 30.72 | 26.89 | 23.87 | 21.72 |
| 35-39 | 35.95 | 31.97 | 28.76 | 26.00 |
| 40-44 | 41.82 | 39.09 | 35.62 | 32.16 |
| 45-49 | 49.89 | 48.40 | 44.88 | 40.79 |
| 50-54 | 58.53 | 57.28 | 52.35 | 47.51 |
| 55-59 | 68.75 | 67.70 | 61.63 | 54.96 |
| 60-64 | 83.20 | 84.88 | 76.29 | 67.81 |
| 65 | n/a | n/a | 110.17 | 87.70 |
| Total | 53.01 | 51.17 | 46.57 | 41.89 |
| **Female** | | | | |
| 16-19 | n/a | 9.36 | 8.16 | 7.83 |
| 20-24 | 11.73 | 11.46 | 10.32 | 9.51 |
| 25-29 | 14.78 | 14.48 | 12.93 | 12.22 |
| 30-34 | 17.48 | 16.70 | 15.40 | 14.37 |
| 35-39 | 20.96 | 20.22 | 18.83 | 17.47 |
| 40-44 | 26.59 | 25.41 | 23.98 | 22.06 |
| 45-49 | 34.03 | 33.07 | 30.96 | 28.41 |
| 50-54 | 42.00 | 40.26 | 37.71 | 34.16 |
| 55-59 | 52.03 | 49.94 | 47.03 | 42.20 |
| 60-64 | 64.97 | 64.70 | 60.70 | 54.42 |
| 65 | n/a | n/a | 96.41 | 77.32 |
| Total | 37.43 | 36.10 | 33.87 | 30.72 |
| **Total** | | | | |
| 16-19 | n/a | 11.05 | 9.98 | 9.35 |
| 20-24 | 14.90 | 14.11 | 12.79 | 11.84 |
| 25-29 | 20.75 | 18.77 | 16.77 | 15.55 |
| 30-34 | 24.74 | 22.30 | 20.05 | 18.40 |
| 35-39 | 28.92 | 26.46 | 24.10 | 22.00 |
| 40-44 | 34.42 | 32.44 | 29.96 | 27.25 |
| 45-49 | 41.99 | 40.76 | 37.95 | 34.62 |
| 50-54 | 50.37 | 48.88 | 45.13 | 40.92 |
| 55-59 | 61.08 | 59.55 | 54.93 | 49.11 |
| 60-64 | 75.60 | 76.47 | 69.79 | 62.23 |
| 65 | n/a | n/a | 104.89 | 83.72 |
| Total | 45.76 | 44.17 | 40.67 | 36.70 |

**Table K2.—Duration-Adjusted DI Disabled Worker DEATH Rates Comparison by Attained Age**
(Deaths per 1000 beneficiaries)

| Attained Age | Observation Period | | | |
|---|---|---|---|---|
| | 1991-95 | 1996-00 | 2001-05 | 2006-10 |
| **Male** | | | | |
| 16-19 | n/a | 16.48 | 10.94 | 8.64 |
| 20-24 | 19.01 | 15.41 | 10.94 | 9.55 |
| 25-29 | 25.52 | 16.85 | 12.40 | 10.78 |
| 30-34 | 31.14 | 21.72 | 15.84 | 13.30 |
| 35-39 | 31.29 | 23.37 | 19.11 | 16.21 |
| 40-44 | 30.75 | 26.53 | 23.28 | 20.10 |
| 45-49 | 32.43 | 30.84 | 29.05 | 25.53 |
| 50-54 | 38.87 | 36.66 | 34.04 | 31.83 |
| 55-59 | 46.48 | 43.98 | 39.09 | 36.26 |
| 60-64 | 56.22 | 53.48 | 46.36 | 41.76 |
| 65-69 | 63.02 | 61.15 | 55.77 | 48.66 |
| 70-74 | 78.62 | 80.34 | 73.34 | 64.95 |
| 75-79 | 99.61 | 104.49 | 99.69 | 88.49 |
| 80-84 | 126.96 | 140.88 | 137.01 | 124.75 |
| 85-89 | 161.36 | 188.65 | 190.19 | 177.13 |
| 90+ | 221.78 | 245.54 | 261.68 | 250.57 |
| Total | 53.01 | 51.17 | 46.57 | 41.89 |
| **Female** | | | | |
| 16-19 | n/a | 12.49 | 9.22 | 8.25 |
| 20-24 | 14.91 | 13.33 | 9.89 | 8.28 |
| 25-29 | 14.34 | 13.00 | 10.33 | 9.27 |
| 30-34 | 15.53 | 14.40 | 11.78 | 10.98 |
| 35-39 | 17.35 | 16.02 | 14.12 | 12.91 |
| 40-44 | 19.98 | 18.89 | 17.25 | 15.69 |
| 45-49 | 23.21 | 22.29 | 20.52 | 19.26 |
| 50-54 | 27.71 | 26.51 | 24.08 | 22.08 |
| 55-59 | 32.99 | 30.84 | 27.93 | 25.26 |
| 60-64 | 39.47 | 37.68 | 33.04 | 30.07 |
| 65-69 | 43.63 | 42.79 | 39.87 | 33.99 |
| 70-74 | 55.96 | 54.49 | 52.48 | 46.63 |
| 75-79 | 74.43 | 70.44 | 72.52 | 66.20 |
| 80-84 | 99.74 | 98.81 | 102.57 | 97.04 |
| 85-89 | 133.04 | 143.60 | 149.28 | 140.74 |
| 90+ | 185.05 | 206.09 | 228.97 | 212.60 |
| Total | 37.43 | 36.10 | 33.87 | 30.72 |
| **Total** | | | | |
| 16-19 | n/a | 14.81 | 10.22 | 8.48 |
| 20-24 | 17.32 | 14.55 | 10.51 | 9.02 |
| 25-29 | 20.41 | 15.10 | 11.46 | 10.10 |
| 30-34 | 23.48 | 18.14 | 13.85 | 12.17 |
| 35-39 | 24.43 | 19.76 | 16.66 | 14.59 |
| 40-44 | 25.56 | 22.85 | 20.38 | 17.98 |
| 45-49 | 28.01 | 26.75 | 24.98 | 22.54 |
| 50-54 | 33.53 | 31.81 | 29.28 | 27.17 |
| 55-59 | 40.17 | 37.84 | 33.87 | 31.12 |
| 60-64 | 48.62 | 46.31 | 40.31 | 36.45 |
| 65-69 | 54.36 | 52.95 | 48.68 | 42.12 |
| 70-74 | 68.78 | 69.12 | 64.28 | 56.99 |
| 75-79 | 88.77 | 89.84 | 88.00 | 78.90 |
| 80-84 | 114.37 | 121.42 | 121.08 | 111.93 |
| 85-89 | 146.35 | 164.77 | 168.50 | 157.84 |
| 90+ | 198.95 | 221.02 | 241.35 | 226.97 |
| Total | 45.76 | 44.17 | 40.67 | 36.70 |

**Table K3.—Age-Adjusted DI Disabled Worker DEATH Rates Comparison by Duration**
(Deaths per 1000 beneficiaries)

| Duration | Observation Period | | | |
|---|---|---|---|---|
| | 1991-95 | 1996-00 | 2001-05 | 2006-10 |
| Male | | | | |
| 0 | 85.83 | 85.59 | 66.50 | 55.90 |
| 1 | 56.96 | 47.50 | 41.25 | 37.86 |
| 2 | 43.52 | 37.77 | 33.78 | 30.85 |
| 3 | 38.60 | 34.89 | 32.04 | 29.10 |
| 4 | 37.78 | 34.06 | 31.61 | 28.24 |
| 5 | 38.43 | 34.18 | 32.85 | 28.68 |
| 6 | 39.39 | 35.33 | 33.35 | 29.49 |
| 7 | 40.42 | 36.62 | 34.63 | 30.71 |
| 8 | 42.68 | 38.77 | 35.65 | 32.01 |
| 9 | 43.73 | 40.60 | 37.12 | 33.93 |
| 10+ | 58.83 | 60.23 | 56.65 | 51.65 |
| Total | 53.01 | 51.17 | 46.57 | 41.89 |
| Female | | | | |
| 0 | 62.52 | 63.58 | 49.39 | 42.53 |
| 1 | 40.40 | 36.79 | 32.04 | 29.93 |
| 2 | 28.83 | 26.57 | 24.94 | 22.79 |
| 3 | 24.89 | 23.14 | 22.06 | 20.20 |
| 4 | 24.05 | 21.83 | 21.27 | 19.12 |
| 5 | 24.59 | 22.03 | 21.12 | 18.75 |
| 6 | 25.33 | 22.56 | 21.80 | 19.08 |
| 7 | 26.30 | 23.37 | 22.54 | 20.02 |
| 8 | 27.91 | 24.94 | 23.17 | 20.93 |
| 9 | 28.56 | 26.19 | 24.05 | 22.03 |
| 10+ | 44.71 | 44.59 | 43.95 | 40.34 |
| Total | 37.43 | 36.10 | 33.87 | 30.72 |
| Total | | | | |
| 0 | 75.03 | 75.40 | 58.58 | 49.71 |
| 1 | 49.17 | 42.47 | 36.92 | 34.13 |
| 2 | 36.53 | 32.44 | 29.58 | 27.02 |
| 3 | 32.05 | 29.28 | 27.27 | 24.85 |
| 4 | 31.21 | 28.21 | 26.67 | 23.88 |
| 5 | 31.78 | 28.35 | 27.22 | 23.92 |
| 6 | 32.62 | 29.18 | 27.79 | 24.48 |
| 7 | 33.59 | 30.21 | 28.78 | 25.54 |
| 8 | 35.50 | 32.05 | 29.59 | 26.63 |
| 9 | 36.35 | 33.59 | 30.77 | 28.14 |
| 10+ | 52.50 | 53.24 | 50.97 | 46.60 |
| Total | 45.76 | 44.17 | 40.67 | 36.70 |

**Table K4.—Age-Adjusted DI Disabled Worker DEATH Rates Comparison by Duration (Group)**
(Deaths per 1000 beneficiaries)

| Duration | Observation Period | | | |
|---|---|---|---|---|
| | 1991-95 | 1996-00 | 2001-05 | 2006-10 |
| Male | | | | |
| 0-4 | 54.30 | 49.78 | 42.29 | 37.39 |
| 5-9 | 40.65 | 36.77 | 34.50 | 30.70 |
| 10-14 | 46.21 | 45.94 | 42.21 | 38.47 |
| 15-19 | 54.41 | 54.90 | 51.13 | 46.32 |
| 20-24 | 64.14 | 66.28 | 62.54 | 56.85 |
| 25-29 | 76.79 | 81.15 | 77.91 | 71.39 |
| 30-34 | 90.21 | 95.64 | 93.07 | 85.82 |
| 35-39 | 94.20 | 99.31 | 96.43 | 88.64 |
| 40+ | 111.68 | 120.51 | 117.78 | 107.81 |
| Total | 53.01 | 51.17 | 46.57 | 41.89 |
| Female | | | | |
| 0-4 | 37.20 | 35.51 | 30.72 | 27.57 |
| 5-9 | 26.34 | 23.61 | 22.40 | 20.00 |
| 10-14 | 31.10 | 30.80 | 28.99 | 26.34 |
| 15-19 | 38.91 | 38.01 | 36.71 | 33.38 |
| 20-24 | 50.25 | 49.13 | 48.71 | 44.81 |
| 25-29 | 68.12 | 68.40 | 69.50 | 64.59 |
| 30-34 | 89.50 | 92.57 | 96.52 | 89.81 |
| 35-39 | 99.60 | 103.68 | 109.12 | 101.57 |
| 40+ | 109.66 | 114.44 | 120.96 | 112.72 |
| Total | 37.43 | 36.10 | 33.87 | 30.72 |
| Total | | | | |
| 0-4 | 46.22 | 43.04 | 36.83 | 32.75 |
| 5-9 | 33.73 | 30.41 | 28.66 | 25.53 |
| 10-14 | 39.01 | 38.72 | 35.91 | 32.69 |
| 15-19 | 47.53 | 47.41 | 44.74 | 40.58 |
| 20-24 | 58.47 | 59.29 | 56.90 | 51.95 |
| 25-29 | 73.31 | 76.05 | 74.55 | 68.67 |
| 30-34 | 89.89 | 94.27 | 94.61 | 87.60 |
| 35-39 | 96.55 | 101.20 | 101.91 | 94.23 |
| 40+ | 110.88 | 118.12 | 119.03 | 109.74 |
| Total | 45.76 | 44.17 | 40.67 | 36.70 |

**Table K5.—Duration-Adjusted DI Disabled Worker RECOVERY Rates Comparison by Entitlement Age**
(Recoveries per 1000 beneficiaries)

| Entl Age | Observation Period | | | |
|---|---|---|---|---|
| | 1991-95 | 1996-00 | 2001-05 | 2006-10 |
| **Male** | | | | |
| 16-19 | n/a | 36.34 | 24.63 | 22.62 |
| 20-24 | 13.27 | 22.56 | 16.81 | 12.72 |
| 25-29 | 8.69 | 17.57 | 13.80 | 10.11 |
| 30-34 | 7.25 | 15.28 | 11.79 | 8.66 |
| 35-39 | 6.20 | 13.55 | 9.66 | 7.31 |
| 40-44 | 4.86 | 10.49 | 7.52 | 5.75 |
| 45-49 | 3.51 | 6.67 | 5.22 | 4.28 |
| 50-54 | 2.09 | 3.46 | 2.92 | 2.53 |
| 55-59 | 1.01 | 1.60 | 1.53 | 1.43 |
| 60-64 | 0.41 | 0.50 | 0.58 | 0.49 |
| 65 | n/a | n/a | 2.42 | 0.26 |
| Total | 4.52 | 9.12 | 6.86 | 5.33 |
| **Female** | | | | |
| 16-19 | n/a | 34.55 | 24.64 | 22.46 |
| 20-24 | 13.75 | 21.68 | 17.64 | 13.43 |
| 25-29 | 9.73 | 16.93 | 14.60 | 10.98 |
| 30-34 | 8.15 | 14.33 | 11.91 | 9.34 |
| 35-39 | 6.89 | 11.65 | 9.64 | 7.59 |
| 40-44 | 5.20 | 8.52 | 7.44 | 5.77 |
| 45-49 | 3.38 | 5.38 | 5.01 | 4.14 |
| 50-54 | 1.97 | 2.82 | 2.94 | 2.55 |
| 55-59 | 0.98 | 1.42 | 1.55 | 1.49 |
| 60-64 | 0.41 | 0.41 | 0.59 | 0.53 |
| 65 | n/a | n/a | 0.89 | 0.21 |
| Total | 4.59 | 7.70 | 6.64 | 5.29 |
| **Total** | | | | |
| 16-19 | n/a | 35.66 | 24.63 | 22.56 |
| 20-24 | 13.46 | 22.22 | 17.13 | 13.00 |
| 25-29 | 9.14 | 17.29 | 14.15 | 10.49 |
| 30-34 | 7.66 | 14.85 | 11.85 | 8.97 |
| 35-39 | 6.53 | 12.65 | 9.66 | 7.44 |
| 40-44 | 5.03 | 9.51 | 7.48 | 5.76 |
| 45-49 | 3.44 | 6.02 | 5.12 | 4.21 |
| 50-54 | 2.03 | 3.14 | 2.93 | 2.54 |
| 55-59 | 1.00 | 1.52 | 1.54 | 1.46 |
| 60-64 | 0.41 | 0.46 | 0.58 | 0.51 |
| 65 | n/a | n/a | 1.84 | 0.24 |
| Total | 4.55 | 8.45 | 6.76 | 5.32 |

**Table K6.—Duration-Adjusted DI Disabled Worker RECOVERY Rates Comparison by Attained Age**
(Recoveries per 1000 beneficiaries)

| Attained Age | Observation Period | | | |
|---|---|---|---|---|
| | 1991-95 | 1996-00 | 2001-05 | 2006-10 |
| **Male** | | | | |
| 16-19 | n/a | 9.74 | 5.25 | 8.07 |
| 20-24 | 15.61 | 33.31 | 18.51 | 14.33 |
| 25-29 | 24.42 | 41.48 | 28.20 | 20.13 |
| 30-34 | 17.75 | 32.48 | 24.46 | 16.72 |
| 35-39 | 12.37 | 24.88 | 18.46 | 13.54 |
| 40-44 | 8.38 | 18.24 | 13.61 | 10.35 |
| 45-49 | 5.41 | 11.92 | 9.09 | 7.24 |
| 50-54 | 2.95 | 5.86 | 4.74 | 4.00 |
| 55-59 | 1.41 | 2.45 | 2.27 | 2.05 |
| 60-64 | 0.55 | 1.00 | 1.23 | 1.14 |
| 65 | n/a | n/a | 0.63 | 0.56 |
| Total | 4.52 | 9.12 | 6.86 | 5.33 |
| **Female** | | | | |
| 16-19 | n/a | 9.25 | 4.99 | 6.87 |
| 20-24 | 11.75 | 26.75 | 16.39 | 11.77 |
| 25-29 | 19.79 | 31.39 | 22.92 | 16.61 |
| 30-34 | 14.72 | 24.30 | 19.53 | 14.16 |
| 35-39 | 11.20 | 18.99 | 15.69 | 12.01 |
| 40-44 | 8.88 | 14.66 | 12.45 | 9.95 |
| 45-49 | 6.12 | 10.55 | 9.17 | 7.27 |
| 50-54 | 3.37 | 5.45 | 5.31 | 4.33 |
| 55-59 | 1.63 | 2.38 | 2.69 | 2.44 |
| 60-64 | 0.56 | 0.91 | 1.26 | 1.26 |
| 65 | n/a | n/a | 0.64 | 0.42 |
| Total | 4.59 | 7.70 | 6.64 | 5.29 |
| **Total** | | | | |
| 16-19 | n/a | 9.54 | 5.14 | 7.57 |
| 20-24 | 14.01 | 30.59 | 17.63 | 13.27 |
| 25-29 | 22.30 | 36.90 | 25.80 | 18.54 |
| 30-34 | 16.26 | 28.48 | 22.05 | 15.47 |
| 35-39 | 11.79 | 21.99 | 17.10 | 12.79 |
| 40-44 | 8.62 | 16.52 | 13.05 | 10.16 |
| 45-49 | 5.75 | 11.26 | 9.13 | 7.26 |
| 50-54 | 3.15 | 5.66 | 5.02 | 4.16 |
| 55-59 | 1.51 | 2.42 | 2.47 | 2.23 |
| 60-64 | 0.55 | 0.96 | 1.24 | 1.19 |
| 65 | n/a | n/a | 0.63 | 0.49 |
| Total | 4.55 | 8.45 | 6.76 | 5.32 |

**Table K7.—Age-Adjusted DI Disabled Worker RECOVERY Rates Comparison by Duration**
(Recoveries per 1000 beneficiaries)

| Duration | Observation Period | | | |
|---|---|---|---|---|
| | 1991-95 | 1996-00 | 2001-05 | 2006-10 |
| **Male** | | | | |
| 0 | 3.90 | 4.83 | 4.09 | 3.34 |
| 1 | 7.51 | 10.80 | 7.73 | 6.68 |
| 2 | 4.19 | 8.82 | 4.87 | 3.27 |
| 3 | 4.49 | 11.89 | 7.38 | 3.71 |
| 4 | 8.31 | 18.34 | 13.09 | 8.90 |
| 5 | 8.03 | 16.97 | 11.66 | 8.63 |
| 6 | 6.79 | 14.28 | 10.03 | 8.28 |
| 7 | 5.66 | 11.90 | 9.24 | 7.84 |
| 8 | 4.71 | 10.24 | 8.49 | 7.27 |
| 9 | 3.86 | 8.71 | 7.72 | 6.59 |
| 10+ | 1.63 | 3.95 | 4.08 | 3.62 |
| Total | 4.52 | 9.12 | 6.86 | 5.33 |
| **Female** | | | | |
| 0 | 3.00 | 3.69 | 3.21 | 2.89 |
| 1 | 5.92 | 8.09 | 6.53 | 6.12 |
| 2 | 3.75 | 6.03 | 4.25 | 3.12 |
| 3 | 4.39 | 8.79 | 6.57 | 3.25 |
| 4 | 8.13 | 14.59 | 11.81 | 8.05 |
| 5 | 8.19 | 13.45 | 10.82 | 7.98 |
| 6 | 7.04 | 11.71 | 9.52 | 7.91 |
| 7 | 6.20 | 10.15 | 8.86 | 7.53 |
| 8 | 5.17 | 8.95 | 8.42 | 7.02 |
| 9 | 4.40 | 7.78 | 7.70 | 6.40 |
| 10+ | 2.09 | 4.09 | 4.56 | 4.19 |
| Total | 4.59 | 7.70 | 6.64 | 5.29 |
| **Total** | | | | |
| 0 | 3.48 | 4.30 | 3.68 | 3.13 |
| 1 | 6.76 | 9.52 | 7.17 | 6.42 |
| 2 | 3.98 | 7.49 | 4.57 | 3.20 |
| 3 | 4.44 | 10.40 | 6.99 | 3.49 |
| 4 | 8.22 | 16.52 | 12.47 | 8.49 |
| 5 | 8.11 | 15.25 | 11.25 | 8.31 |
| 6 | 6.91 | 13.02 | 9.78 | 8.09 |
| 7 | 5.93 | 11.03 | 9.05 | 7.69 |
| 8 | 4.94 | 9.60 | 8.46 | 7.15 |
| 9 | 4.13 | 8.25 | 7.71 | 6.49 |
| 10+ | 1.83 | 4.01 | 4.29 | 3.87 |
| Total | 4.55 | 8.45 | 6.76 | 5.32 |

**Table K8.—Age-Adjusted DI Disabled Worker RECOVERY Rates Comparison by Duration (Group)**
(Recoveries per 1000 beneficiaries)

| Duration | Observation Period | | | |
|---|---|---|---|---|
| | 1991-95 | 1996-00 | 2001-05 | 2006-10 |
| **Male** | | | | |
| 0-4 | 5.58 | 10.42 | 7.14 | 5.05 |
| 5-9 | 6.13 | 13.04 | 9.71 | 7.87 |
| 10-14 | 1.94 | 4.62 | 4.71 | 4.14 |
| 15-19 | 1.62 | 4.04 | 4.21 | 3.75 |
| 20-24 | 1.34 | 3.38 | 3.54 | 3.17 |
| 25-29 | 1.08 | 2.67 | 2.85 | 2.56 |
| 30-34 | 0.75 | 1.74 | 1.98 | 1.78 |
| 35-39 | 0.49 | 1.09 | 1.38 | 1.23 |
| 40+ | 0.28 | 0.63 | 0.95 | 0.87 |
| Total | 4.52 | 9.12 | 6.86 | 5.33 |
| **Female** | | | | |
| 0-4 | 4.91 | 7.93 | 6.25 | 4.59 |
| 5-9 | 6.46 | 10.80 | 9.26 | 7.48 |
| 10-14 | 2.28 | 4.48 | 4.93 | 4.54 |
| 15-19 | 2.07 | 4.06 | 4.55 | 4.17 |
| 20-24 | 1.79 | 3.52 | 3.98 | 3.65 |
| 25-29 | 1.47 | 2.91 | 3.39 | 3.10 |
| 30-34 | 0.95 | 1.88 | 2.40 | 2.25 |
| 35-39 | 0.54 | 1.08 | 1.56 | 1.50 |
| 40+ | 0.24 | 0.58 | 0.92 | 0.94 |
| Total | 4.59 | 7.70 | 6.64 | 5.29 |
| **Total** | | | | |
| 0-4 | 5.26 | 9.24 | 6.72 | 4.83 |
| 5-9 | 6.29 | 11.93 | 9.49 | 7.68 |
| 10-14 | 2.11 | 4.55 | 4.82 | 4.34 |
| 15-19 | 1.81 | 4.05 | 4.36 | 3.94 |
| 20-24 | 1.50 | 3.43 | 3.70 | 3.35 |
| 25-29 | 1.21 | 2.75 | 3.02 | 2.74 |
| 30-34 | 0.82 | 1.79 | 2.12 | 1.93 |
| 35-39 | 0.50 | 1.08 | 1.43 | 1.31 |
| 40+ | 0.27 | 0.62 | 0.94 | 0.89 |
| Total | 4.55 | 8.45 | 6.76 | 5.32 |

## VI. TUTORIAL

In this section, we explain probabilities, continuance tables, and the select-and-ultimate (S&U) structure of the data, where *entitlement age* denotes age last birthday at entitlement to disability benefits, *duration* is the number of completed years of disability entitlement, and *attained age* is the sum of entitlement age and duration.

***Probability of Death*** **(Refer to Table 7A)**

A male disabled worker who became entitled to DI benefits at age 50—denoted as *male [50]*—has probability .047733 of dying in the first year on the rolls. The probability of not dying in the first year is (1 - .047733) = .952267. Similarly, we find the following probabilities in table 7A by *duration*:

*Male [50]* after 5 years entitled has probability .028373 of death in year 6 after attaining age 55
*Male [50]* after 10 years entitled has probability .034318 of death in year 11 after attaining age 60
*Male [50]* after 15 years entitled has probability .041976 of death in year 16 after attaining age 65

We refer to the values in the last column of S&U tables as *ultimate* because at high durations we assume the chance of dying is not affected by an incremental increase in duration. In the ultimate period, beneficiaries of the same attained age will have the same probability of death within the next year:

*Male [30]* after 30 years entitled has probability .034318 of death in year 31 after attaining age 60
*Male [40]* after 20 years entitled has probability .034318 of death in year 21 after attaining age 60
*Male [50]* after 10 years entitled has probability .034318 of death in year 11 after attaining age 60

Before duration 10 however, the probability of dying within the next year does depend on the entitlement age and duration, so we find the probability of death in the *select* part of the S&U table:

*Male [54]* after 6 years entitled has probability .034824 of death in year 7 after attaining age 60
*Male [56]* after 4 years entitled has probability .032278 of death in year 5 after attaining age 60
*Male [58]* after 2 years entitled has probability .037491 of death in year 3 after attaining age 60

***Benefit Continuance Table*** **(Refer to Table 8A)**

We can also calculate the probability that a disabled beneficiary will remain entitled for a certain number of years using table 7A. However, this calculation becomes tedious after several iterations:

Probability *male [50]* remains entitled 1 year = (1-.047733) = .952267
Probability *male [50]* remains entitled 3 years = (1-.047733) x (1-.034242) x (1-.029994) = .892075
Probability *male [50]* entitled for 5 years will remain entitled another 10 years =
(1-.028373) x (1-.029795) x (1-.031248) x (1-.030506) x (1-.033644) x (1-.034318) x
(1-.036444) x (1-.038363) x (1-.041034) x (1-.042186) = .703177

The values, however, are easily calculated using table 8A. Note that the numbers in this table are not actual counts of beneficiaries, but rather an assumed number living at the beginning of each duration corresponding to the probabilities derived from table 7A and an initial arbitrary value of 100,000 (called the *radix*) at entitlement age 16, duration 0. Differences in the precision of the following probabilities as compared with those derived directly from table 7A are due to rounding the number of lives to integer values in constructing table 8A:

Probability *male [50]* remains entitled 1 year = 72,355 / 75,982 = .952265
Probability *male [50]* remains entitled 3 years = 67,781 / 75,982 = .892067
Probability *male [50]* entitled for 5 years will remain entitled another 10 years = 44,929 / 63,894 = .703180

In this section, we explain *expectation* and the differences in the interpretation of the numbers for death, recovery, and combined experience.

***Expected Future Time on Combined OASDI Rolls*** **(Refer to Table 9A—Death Experience Only)**
In table 9A, we measure how long a beneficiary may remain on the combined OASDI rolls before dying. We do not consider recovery. In this context, we expect a *male [50]* who just became entitled to DI to remain entitled for 18.86 years if he does not die. If he lives 10 years and is on the DI rolls at attained age 60 then we expect him to remain entitled for another 14.46 years. If he lives 30 years and is on the OASI rolls at attained age 80 then we expect him to remain entitled for another 5.98 years (table 9C). Note that table 9A only shows how long we expect a beneficiary *to live* and remain entitled. It does not reflect the chance of recovering.

***Expected Future Time on DI Rolls*** **(Refer to Table 16A—Recovery Experience Only)**
In table 16A, we measure how long a beneficiary may remain on the DI rolls before recovering or switching to old-age benefits. We do not consider death. In this context, we expect a *male [50]* who just became entitled to DI to remain entitled for 15.62 years if he does not recover. If he has not recovered after 10 years and is on the DI rolls at attained age 60 then we expect him to remain entitled for another 5.98 years. Note that similar to table 9A, table 16A only shows how long we expect a beneficiary to *not recover* and remain entitled. It does not reflect the chance of dying. In order to measure the *total* amount of time we expect a beneficiary to remain on the rolls, we must consider both death and recovery.

***Expected Future Time on Combined OASDI Rolls*** **(Refer to Table 23A—Combined Experience)**
In table 23A, we measure how long a beneficiary may remain on the combined OASDI rolls considering both death and recovery. In this context, we expect a *male [50]* to remain entitled for 18.33 years. If after 10 years he is still on the DI rolls at attained age 60 then we expect him to remain entitled for another 14.40 years. After a DI beneficiary converts to OASI benefits at NRA, we no longer track the occurrence of recovery, however, we continue to track the occurrence of death.

***Expected Future Time on DI Rolls*** **(Refer to Table 24A—Combined Experience)**
In table 24A, we measure how long a beneficiary may remain on the DI rolls. Observation stops once the beneficiary dies, recovers, or switches to OASI benefits. In this context, we expect a *male [50]* to remain on the DI rolls for 12.03 years. Similarly, we expect a *male [60]* who has been on the DI rolls for two years and is attained age 62 to remain on the DI rolls for another 3.70 years.

---

In this section, we explain *absolute rates* and address the issue of designing a single decrement model that is restricted to a particular cause of decrement in a multiple-decrement environment. In such a model, one decrement does not "compete" with other decrements in the sense that all other decrements are "removed" once they are observed. We will clarify this concept in the examples that follow. In table 10, we isolate death as a particular cause of decrement. In table 17, we isolate recovery as a particular cause of decrement.

***Absolute Death Rate per Thousand Entitled*** **(Refer to Table 10A)**
The probabilities in table 7A are calculated by dividing the total number of deaths observed in an entitlement-age-and-duration "cell" by the total exposure for that cell. In the single-decrement model, we subtract the exposure from all the beneficiaries who recover in that same cell—if they recover then they are no longer exposed to the decrement of death. Note that by reducing the amount of exposure for that cell, the probability of death is calculated to be slightly higher.

In actuarial mathematics, we avoid calling this re-calculated value a "probability" because some of the persons providing exposure exit before the end of a duration for a different decrement. So we express this quantity as a *rate per thousand per year*. Dividing the number of deaths by the reduced exposure and multiplying by 1000 gives us an *absolute death rate*. In the first year of entitlement, a *male [50]* has an absolute rate of 47.798 deaths per 1000 beneficiaries as found in table 10A, which is slightly higher than 1000 times the probability shown in table 7A.

***Absolute Recovery Rate per Thousand Entitled*** **(Refer to Table 17A)**
Similarly, the probabilities in table 14A are calculated by dividing the total number of recoveries by the total exposure for a particular cell. In the single-decrement model, we adjust for the beneficiaries who die in a particular cell. Dividing the number of recoveries by the reduced exposure and multiplying by 1000 gives us an *absolute recovery rate*. In the first year of entitlement, a *male [50]* has an absolute rate of 2.756 recoveries per 1000 beneficiaries as found in table 17A. Again, this is slightly higher than 1000 times the probability shown in table 14A.

---

In the next 3 sections, we explain the grouping methods used to aggregate data by entitlement age, attained age, and duration.

***Aggregate Probability of Death and Expected Future Time, by Entitlement Age*** **(Refer to Table 11)**
In this aggregation, we calculate the probability of death by summing the number of deaths across all durations for each *entitlement age* and divide by the total exposure for that age. For example, tabulations show that for males entl age 50 there are 45,750 total deaths and 1,112,892.90 total life-years of exposure in the observation period 2006-10:

| Age-duration Cell | Deaths | Life-years Exposure |
|---|---|---|
| *Male [50]*, Dur 0 | 4,848 | 103,312.84 |
| *Male [50]*, Dur 1 | 3,112 | 92,318.05 |
| *Male [50]*, Dur 2 | 2,515 | 84,458.66 |
| . | . | . |
| . | . | . |
| . | . | . |
| *Male [50]*, Dur 10+ | 35,275 | 832,803.35 |
| Total | 45,750 | 1,112,892.90 |

The aggregate probability of death within the next year is:

45,750 / 1,112,892.90 = .041109

This value is calculated for each entitlement age 16-65. The series is then graduated—for example, the above value is adjusted to be .041114—and the results are shown in table 11.

The aggregate future time is a weighted-average of all the individual expected future times found in table 9A. Each expected time is weighted by the total life-years of exposure for that cell. For example:

| Age-duration Cell | Expected Future Time | Life-years Exposure |
|---|---|---|
| *Male [50]*, Dur 0 | 18.86 | 103,312.84 |
| *Male [50]*, Dur 1 | 18.78 | 92,318.05 |
| *Male [50]*, Dur 2 | 18.43 | 84,458.66 |
| . | . | . |
| . | . | . |
| . | . | . |
| *Male [50]*, Dur 47 | 2.34 | 1.64 |
| *Male [50]*, Dur 48 | 2.23 | 0.00 |
| Total | | 1,112,892.90 |

Multiply (expected time) x (exposure) and sum to get total exposure-weighted future time 16,918,854.85 and the aggregate expected future time for male entitlement age 50 is:

16,918,854.85 / 1,112,892.90 = 15.20

This value is calculated for each entitlement age 16-65. The results are shown in table 11. Similar calculations are performed for table 18 and table 25.

---

***Aggregate Probability of Death and Expected Future Lifetime, by Attained Age*** **(Refer to Table 12)**
In this aggregation, we calculate the probability of death by summing the number of deaths across all durations for each *attained age* and divide by the total exposure for that age. For example, tabulations show that for males attained age 50 there are 21,170 total deaths and 724,837.86 total life-years of exposure in the observation period 2006-10:

| Age-duration Cell | Deaths | Life-years Exposure |
|---|---|---|
| *Male [50]*, Dur 0 | 4,848 | 103,312.84 |
| *Male [49]*, Dur 1 | 2,553 | 58,136.65 |
| *Male [48]*, Dur 2 | 1,681 | 51,123.40 |
| . | . | . |
| . | . | . |
| . | . | . |
| *Male [17]*, Dur 33 | 2 | 234.09 |
| *Male [16]*, Dur 34 | 0 | 24.01 |
| Total | 21,170 | 724,837.86 |

The aggregate probability of death within the next year is:

21,170 / 724,837.86 = .029206

This value is calculated for each attained age 16-75. The series is then graduated—for example, the above value is adjusted to be .029207—and the results are shown in table 12.

The aggregate future time is a weighted-average of all the individual expected future times found in table 9A. Each expected time is weighted by the total life-years of exposure for that cell. For example:

| Age-duration Cell | Expected Future Time | Life-years Exposure |
|---|---|---|
| *Male [50]*, Dur 0 | 18.86 | 103,312.84 |
| *Male [49]*, Dur 1 | 18.84 | 58,136.65 |
| *Male [48]*, Dur 2 | 19.15 | 51,123.40 |
| . | . | . |
| . | . | . |
| . | . | . |
| *Male [17]*, Dur 33 | 19.88 | 234.09 |
| *Male [16]*, Dur 34 | 19.88 | 24.01 |
| Total | | 724,837.86 |

Multiply (expected time) x (exposure) and sum to get total exposure-weighted future time 14,126,387.70 and the aggregate expected future time for male attained age 50 is:

14,126,387.70 / 724,837.86 = 19.49

This value is calculated for each attained age 16-75. The results are shown in table 12. Similar calculations are performed for table 19 and table 26.

---

***Aggregate Probability of Death and Expected Future Lifetime, by Duration*** **(Refer to Table 13)**

In this aggregation, we calculate the probability of death by summing the number of deaths for each *duration* and divide by the total exposure for that duration. For example, tabulations show that for males in the first year of entitlement (duration 0) there are 129,932 total deaths and 2,324,476.32 total life-years of exposure in the observation period 2006-10:

| Age-duration Cell | Deaths | Life-years Exposure |
|---|---|---|
| *Male [16]*, Dur 0 | 0 | 50.68 |
| *Male [17]*, Dur 0 | 6 | 821.80 |
| *Male [18]*, Dur 0 | 20 | 3,367.84 |
| . | . | . |
| . | . | . |
| . | . | . |
| *Male [64]*, Dur 0 | 4,066 | 35,109.21 |
| *Male [65]*, Dur 0 | 1,455 | 11,841.57 |
| Total | 129,932 | 2,324,476.32 |

The aggregate probability of death within the next year is:

129,932 / 2,324,476.32 = .055897

This value is calculated for each duration 0-40. The series is then graduated—for example, the above value is adjusted to be .055896—and the results are shown in table 13.

The aggregate future time is a weighted-average of all the individual expected future times found in table 9A. Each expected time is weighted by the total life-years of exposure for that cell. For example:

| Age-duration Cell | Expected Future Time | Life-years Exposure |
|---|---|---|
| *Male [16]*, Dur 0 | 44.37 | 50.68 |
| *Male [17]*, Dur 0 | 43.47 | 821.80 |
| *Male [18]*, Dur 0 | 42.57 | 3,367.84 |
| . | . | . |
| . | . | . |
| . | . | . |
| *Male [64]*, Dur 0 | 11.01 | 35,109.21 |
| *Male [65]*, Dur 0 | 10.49 | 11,841.57 |
| Total | | 2,324,476.32 |

Multiply (expected time) x (exposure) and sum to get total exposure-weighted future time 45,606,117.37 and the aggregate expected future time for male duration 0 is:

45,606,117.37 / 2,324,476.32 = 19.62

This value is calculated for each duration 0-40. The results are shown in table 13. Similar calculations are performed for table 20 and table 27.

---

***Annuity Values*** **(Refer to Tables 28-31)**

Once entitled to Social Security DI benefits, the beneficiary receives monthly cash payments as long as he remains entitled. To calculate the present value of future benefits (PVFB), we discount a stream of future cash payments using an assumed interest rate to account for the time-value of money. In addition, we discount for *survivorship* to account for the condition that the beneficiary must remain entitled or "survive" to the next payment.

The following illustration shows the value of a disability benefit payable to age 66 (NRA). The value found in table 30B for a male entitled at age 58 assuming 3% annual interest rate and continuance experience shown in table 22A is calculated as shown below. We simplify the mathematics by using a hypothetical annual payment (instead of monthly), and annual interest and continuance factors. For example, instead of a monthly DI benefit of $1500, we assume the beneficiary receives an annual benefit of $18,000 at the end of each duration up until he attains age 66:

| Duration | Age | Annual Payment (End of duration) | Interest Factor | Continuance Factor | Actuarial Present Value | Present Value Future Benefits |
|---|---|---|---|---|---|---|
| 0 | 58 | $18,000 | .970874 | .932246 | .905093 | $16,291.67 |
| 1 | 59 | 18,000 | .942596 | .888535 | .837530 | 15,075.54 |
| 2 | 60 | 18,000 | .915142 | .854807 | .782270 | 14,080.86 |
| 3 | 61 | 18,000 | .888487 | .823669 | .731819 | 13,172.74 |
| 4 | 62 | 18,000 | .862609 | .791470 | .682729 | 12,289.12 |
| 5 | 63 | 18,000 | .837484 | .759696 | .636233 | 11,452.19 |
| 6 | 64 | 18,000 | .813091 | .728346 | .592212 | 10,659.82 |
| 7 | 65 | 18,000 | .789409 | .699460 | .552160 | 9,938.88 |
| 8 | 66 | no payment | - | - | - | - |
| Total | | | | | 5.720046 | $102,960.82 |

The *interest factor* represents the amount of money that, if invested at 3% annual interest, will grow to $1 by the end of the stated duration. Discounting for interest is the first part of the PVFB calculation—the present value of the annual payment made at the end of duration 0 (discounting for interest only) is:

PV = $18,000 x (.970874)
= $17,475.73

The *continuance (survivorship) factor* is derived from table 22A and represents the probability that the beneficiary makes it to the next payment by neither dying nor recovering. For example, the probability of making it to the first payment is:

21,946 / 23,541 = .932246

The present value of the annual payment made at the end of duration 0 (discounting for interest and survivorship) is called the *actuarial present value*, and is calculated as:

APV = $18,000 x (.970874 x .932246)
= $18,000 x (.905093)
= $16,291.67

This dollar amount is shown in the last column of the above table. The PVFB is the sum of the APV over all durations = $102,960.82. Shown in the second-to-last column is the series of APV factors = (interest factor) x (survivorship factor). Summing these factors over all durations gives the annuity value shown in table 30B, which is easily used to calculate PVFB directly:

PVFB = $18,000 x 5.720
= $102,960

## VII. GLOSSARY

**AC —** Appeals Council
**ALJ —** Administrative law judge
**CDR —** Continuing disability review
**COLA —** Cost of living adjustment
**DA&A —** Drug addiction and alcoholism
**DDS —** Disability Determination Services
**DI —** Disability Insurance
**EPE —** Extended period of eligibility
**NRA —** Normal retirement age
**OASI —** Old-Age and Survivors Insurance
**ODAR —** Office of Disability Adjudication and Review
**RFC —** Residual functional capacity
**SGA —** Substantial gainful activity
**SSA —** Social Security Administration
**SSI —** Supplemental Security Income
**TWP —** Trial work period

**Administrative Law Judge.** An official of the Social Security Administration's Office of Disability Adjudication and Review (ODAR) who is specially qualified to hold hearings and make independent decisions regarding eligibility for SSA programs on the basis of all evidence and testimony. ALJs conduct impartial hearings and issue decisions to claimants who have appealed previous determinations by SSA.

**Allowance (or denial).** A determination by the Disability Determination Services, ODAR, or federal district court that a claimant meets (or does not meet) the medical definition of disability under the Social Security Act.

**Appeals Council.** The organization within ODAR that makes the final decision in the administrative review process. The council is the last line of appeal within SSA for partially favorable or unfavorable decisions. A claimant's next recourse would be the federal court system.

**Auxiliary benefits.** Monthly benefits payable to a spouse or child of a retired or disabled worker, or to a survivor of a deceased worker.

**Award.** An administrative determination that an individual is entitled to receive a specified type of OASDI benefit. Awards can represent not only new entrants to the benefit rolls but also for persons already on the rolls who become entitled to a different type of benefit. Awards usually result in the immediate payment of benefits, although payments may be deferred or withheld depending on the individual's particular circumstances.

**Baby boom.** The period from the end of World War II (1946) through 1965 marked by unusually high birth rates.

**Beneficiary.** A person who has been awarded benefits on the basis of his or her own or another's earnings record. The benefits may be either in current-payment status or withheld.

**Code of Federal Regulations.** A record of the general and permanent rules published in the Federal Register by executive departments and agencies of the Federal government. The second volume (parts 400-499) of this three-volume publication includes sections under Title 20, Chapter III, which cover OASDI, SSI, and all other regulations issued by the Social Security Administration.

**Concurrent claim/benefit.** A claim for both Title II (Social Security) and Title XVI (Supplemental Security Income) benefits. Since SSI provides "assistance of last resort"—taking into account all income and resources that an individual has—concurrent beneficiaries must include Title II cash benefits as part of income when determining the amount of Title XVI benefits to be received.

**Continuing Disability Review.** An evaluation to determine if a disability beneficiary is still eligible for cash benefits. Payment of benefits will end if medical or other evidence shows the beneficiary is no longer disabled under the standards set in the Social Security Act. The frequency of reviews varies by the severity of impairment or can be "triggered" by work activity.

**Current-payment status.** Status of a beneficiary to whom a benefit is being paid for a given month.

**Diagnostic group.** Classification of impairments, by body system, which identifies the medical condition(s) underlying a disability. Before 1985, the coding of primary and secondary diagnoses for Social Security claimants was in accordance with the *International Classification of Diseases: 9th Revision* using 4-digit ICD-9 codes. In 1985, SSA implemented a revised impairment coding system using 3 digits followed by a zero. Although not identical, the new codes closely parallel the major ICD-9 categories.

**Disability conversion.** Automatic conversion of a disabled worker beneficiary to retired-worker status upon attainment of normal retirement age.

**Disability Determination Services.** The state agency responsible for developing medical evidence and rendering the initial determination and reconsideration on whether a claimant is disabled or a beneficiary continues to be disabled within the meaning of the Social Security Act.

**Disability incidence rate.** The proportion of workers in a given year, insured for but not receiving disability benefits, which apply for and are awarded disability benefits. Gross incidence rates are calculated as the ratio of the total number of awards for a given year to the total exposure for that year. Age-adjusted incidence rates are calculated as the ratio of the total number of adjusted awards for a given year to the total exposure for the standardizing year. For example, mul-

tiplying single-year-of-age incidence rates in 2010 by the exposure for those same ages in, say, 2000 would give adjusted awards. The age-adjusted incidence rate for 2010 is then calculated as the total number of adjusted awards divided by the total exposure for 2000.

Gross rates are not directly comparable over time because of the year-to-year differences in the age and sex composition of the underlying insured population. We adjust gross rates to factor out these effects allowing for a "cleaner" comparison of rates from year to year.

**Disability termination rate.** The proportion of disabled-worker beneficiaries in a given year whose disability benefits terminate because of the individual's death or recovery.

**Drug Addiction and Alcoholism.** If shown to be material to the determination of disability, drug addiction or alcoholism will prevent entitlement to benefits or cause removal from the rolls.

**Exposure.** In general, exposure is a measure of the amount of time that a cohort of individuals are exposed to the possibility of an event, such as disability, death, or recovery. The quantity of measurement is called "life-years". There are different methods of calculating life-years of exposure. With regard to incidence of disability, we measure the amount of time that a cohort of workers (who are not already disabled) are exposed to the possibility of becoming disabled over the course of a year. Alternatively, you can think of this quantity as the average number of disability-insured workers for the year who are not already receiving benefits.

With regard to the select-and-ultimate tables for death or recovery probabilities presented in this study, exposure depends on how long beneficiaries are "scheduled" to be on the disability rolls during a specific period of time (called the "observation period"). There are various ways to calculate this quantity as well and the reader is referred to the appendix for details.

**Federal court review.** When an individual disagrees with SSA's final decision in the administrative review process, they may request judicial review by filing a civil action in a federal district court.

**Hearing.** The level following reconsideration in the administrative review process. The hearing is a *de novo* procedure at which the claimant and/or representative may appear in person, submit new evidence, give testimony, and present witnesses.

**Initial determination.** The first decision made in determining entitlement to benefits. The field office makes the decision on nonmedical factors such as insured status or substantial gainful activity. If nonmedical factors are met, DDS adjudicators make the decision on the medical factors.

**Listing of Impairments.** Describes, for each major body system, impairments which are considered severe enough to prevent a person from doing any gainful activity. Most of the listed impairments are permanent or expected to result in death, or a specific statement of duration is made. For all others, the evidence must show that the impairment is expected to last at least 12 months.

**Maximum family benefit .** The maximum monthly amount that can be paid on a worker's earnings record. Whenever the total of the individual monthly benefits payable to all beneficiaries entitled on one earnings record exceeds the maximum, each auxiliary benefit is proportionately reduced to bring the total within the maximum.

**Normal retirement age.** The age at which a person may first become entitled to unreduced retirement benefits (see chart on page 1).

**Pre-effectuation review.** A comprehensive on-going program under which a prescribed percentage of determinations involving the issue of disability are evaluated prior to their effectuation, even though there is no request for review.

**Recession.** A period of adverse economic conditions; in particular, two or more successive calendar quarters of negative growth in GDP.

**Reconsideration.** An independent reexamination of all evidence on record related to a case. It is based on the evidence submitted for the initial determination and any further evidence or information that the claimant submits. Adjudicators making a reconsideration determination are different from those who made the initial determination.

**Recovery.** The termination of disability benefits because of medical improvement or a successful reentry to the workforce.

**Replacement rate.** The ratio of the total amount of (annualized) cash benefits received during the first year of entitlement to the total earnings of the beneficiary in the immediately preceding year. This ratio measures the fraction of prior earnings that are replaced by current benefits.

**Residual Functional Capacity.** A measurement of the amount of activity an individual can perform in spite of physical or mental limitations. Disability adjudicators assess the extent that the impairment(s) prevent the claimant from performing particular work activities, and use RFC to determine the types of work that can be performed despite impairments.

**Retroactive benefits.** Benefits that are paid for months that have already passed. For disability cases, the retroactive period can include up to 12 months prior to application for benefits; and can also include any number of months between application and award.

**Social Security Act.** Provisions of the law governing most operations of the Social Security program. Title II of the Act authorized the Old-Age, Survivors, and Disability Insurance program. Title XVI of the Act authorized the Supplemental Security Income (SSI) program.

**Statutory blindness.** Central visual acuity of 20/200 or less in the better eye with the use of a correcting lens or tunnel vision of 20 degrees or less.

**Supplemental Security Income.** A federal program for low-income aged, blind, and disabled individuals who meet income and resource requirements. SSI is funded by general tax revenues, not Social Security taxes.

**Vocational factors.** When it is determined that a claimant cannot perform past relevant work based on residual functional capacity alone, adjudicators further consider vocational factors of age, education, and work experience to determine the claimant's ability to adjust to other work that exists in significant numbers in the economy.

**Workers' Compensation offset.** A reduction in the monthly benefits for a disabled-worker family when the monthly DI cash benefit amount plus the State or Federal workers' compensation benefit amount or other Federal, State, or local disability benefits (excluding VA or needs-based benefits or benefits based on Federal, State, or local covered employment) exceeds 80 percent of the worker's *average current earnings* before the onset of disability. The offset is imposed for any month in which individuals are entitled to both DI benefits and other applicable benefits.