A DEATH AND DISABILITY LIFE TABLE FOR THE 1966 BIRTH COHORT

by William B. Kelley, A.S.A.

Introduction

It is generally known that the Social Security program provides for monthly cash benefits in the event of a worker's death, disability, or retirement. Many young workers, however, noticing the amount of FICA taxes withheld from their paychecks, wonder what are the chances that they will ever collect on Social Security. This note quantifies these chances, showing for a 20-year old worker who is just entering the labor force, the probabilities of dying or becoming disabled before his normal retirement age and of reaching his normal retirement age.

The estimates in this note are based on the assumptions and projections made in the preparation of the 1986 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors and Disability Insurance Trust Funds. In that report, projections were made of future general population mortality, incidence of disability, mortality of disabled lives, and rates of recovery from disability. In this note, those projections are combined to develop a life table of active, disabled, and recovered lives from age 20 to the normal retirement age (age 67 for persons born after 1959) for insured workers attaining age 20 in 1986. Throughout this note the term "disabled" shall mean entitled to Social Security Disability Insurance (DI) benefits. In order to simplify the development of the life table, it was assumed that all workers remain in disability insured status from their twentieth birthday until their sixty-seventh birthday.

Assumptions

The cohort life table presented here is based on general population mortality rates and disabled life mortality rates. The disabled life mortality rates were applied to the disabled lives to obtain deaths while disabled. The general population mortality rates were applied to both the total population to obtain total deaths and to the recovered lives to obtain deaths of persons who, although not currently disabled, had a prior period of disability. Deaths from the active lives group were obtained as a residual.

A full description of the general population mortality rates used in this table is beyond the scope of this note. One can be found in the 1986 OASDI Trustees' Report and in Actuarial Study Number 97. During the period covered by this table, 1986 to 2033, male general population mortality is projected to improve approximately 25% at all ages. Female general population mortality is projected to improve approximately 25% at the younger ages, and approximately 20% at the older ages for the same period.

The disabled life mortality rates were projected from rates based on the 1977-1980 experience of disabled lives, by sex, age at entitlement to disability, and duration of entitlement. These rates are described in Actuarial Study Number 93. Annual improvements in disabled life mortality were projected at approximately 0.38% per year, resulting in 1986 rates approximately 2.3% lower than the base period rates, and 2033 (year of attainment of age 67) rates approximately 20% lower than the base period rates. Rates of improvement were assumed constant by age, duration, and sex.

The disabled life recovery rates were projected from rates based on the 1977-1980 experience of disabled lives, by sex, age at entitlement to disability, and duration of entitlement. These rates are described in Actuarial Study Number 93. It was assumed that recovery rates for 1990 and later would be approximately 15% higher than the base period rates. The increase in rates will result from changes in the administration of the continuing disability review process established through legislation and regulation since 1980. As these changes are being implemented during the period 1986 through 1989, it is projected that the recovery rates will be significantly lower than the ultimate rates.

Disability incidence rates were projected from the average incidence rates experienced during the period 1981-1984. Ultimate incidence rates (for ages 20 through 59) were projected to be attained in the year 2005 and remain constant thereafter. These ultimate rates are approximately 34% higher for males, and approximately 44% higher for females, than the base period rates. Prior to 2005 the rates grade into the ultimate rates. For ages 60 and over, the incidence rates are affected by the change in the normal retirement age from the current age 65 to the ultimate age 67 (attained in 2026). The method used in developing these rates is similar to that described in Actuarial Study Number 93. It is also assumed that both the active lives group and the recovered lives group experience the same disability incidence rates. This is consistent with the development of the incidence rates, although the recovered lives theoretically should experience rates of incidence of disability higher than the rates for the total, while active lives should experience rates lower than the rates for the total.

Methods

For each year, the number of newly disabled workers during the year was derived by applying disability incidence rates to the active and recovered lives at the beginning of the year. It was assumed that entitlment to disability benefits occured on average at the middle of

the year. The total number of deaths during the year was derived by applying the general population mortality rates to the total persons living at the beginning of the year. The number of disabled deaths and the number of newly recovered persons during the year were derived by applying the disabled mortality and recovery rates to the disabled persons (by duration of entitlement) living at the beginning of the year and the newly disabled lives, adjusted for the partial year of exposure, during the year. Recovered deaths were derived by applying general population mortality rates to the recovered persons living at the beginning of the year, adjusted for the newly recovered and the newly disabled from the recovered lives. Deaths from the active population during the year were derived by subtracting from total deaths the deaths of the disabled and recovered populations. Finally, the number of lives (by type) living at the beginning of the next year was derived by adding and subtracting the relevant components.

Results

A basic knowledge of actuarial mathematics is needed for using the death and disability life tables following this narrative.[1] This basic knowledge can be obtained from *Life Contingencies,* by C.W. Jordon, Jr., published by the Society of Actuaries, or other publications.

From these tables several probabilities can be determined by dividing the number of occurances between two ages by the number of lives at the beginning age. For example the probability that a female, age 25 in 1991, will die before age 60 without ever becoming

[1]This office can also provide cohort death and disability life tables for any birth year 1926 to 1993, inclusive. Also available are death and disability life tables for any individual year 1986 to 2060, inclusive. A companion note, Actuarial Note number 128, "Present Value of Social Security Benefits to Newly Disabled Workers," is also available from this office.

disabled is the number of active deaths between age 25 and age 60 (67,875 - 2,686) divided by the number of active females living at the beginning of age 25 (994,644), resulting in a probability of 6.6%.

The probability that a continuously insured male worker attaining age 20 in 1986 will attain the normal retirement age is 77.9%. The probability that this worker will reach the normal retirement age never having been entitled to disability benefits is 58.3%. The probability that this worker will meet the Social Security definition of disability before attaining the normal retirement age is 32.2%. The probability that this worker will die before attaining the normal retirement age is 22.1%. The probability that this worker will both become disabled and die before the normal retirement age is 12.6%.

From the preceeding examples it can be determined that the probability of becoming disabled or dying before attaining the normal retirement age for a male, aged 20, disability insured worker in 1986 is 41.7%. It is interesting to note that the Social Security program is often thought of as primarily a retirement program. Yet, the probability of disability or death (events for which the Social Security program potentially provides benefits[2]) before reaching the normal retirement age is fully 2 out of 5.

Following the death and disability life tables is a table summarizing the various probabilities for insured workers attaining age 20 in 1986. This table shows the probability of a certain occurance after the worker's twentieth birthday and before a future specified birthday.

[2]For benefits to be paid on the account of a deceased worker, an eligible dependent beneficiary (parent, spouse, or child) must be present.

DEATH AND DISABILITY LIFE TABLE FOR THE MALE 1966 BIRTH COHORT

Age x	Living Total	Living Active	Living Disabled	Living Recovered	Deaths Total x→x+1	Deaths Total 20→x+1	Deaths Active x→x+1	Deaths Active 20→x+1	Deaths Disabled x→x+1	Deaths Disabled 20→x+1	Deaths Recovered x→x+1	Deaths Recovered 20→x+1	Newly Disabled Total x→x+1	Newly Disabled Total 20→x+1	Newly Disabled Active x→x+1	Newly Disabled Active 20→x+1	Newly Disabled Recovered x→x+1	Newly Disabled Recovered 20→x+1	Newly Recovered x→x+1	Newly Recovered 20→x+1
20	1,000,000	1,000,000	0	0	1,496	1,496	1,480	1,480	16	16	0	0	790	790	790	790	0	0	14	14
21	998,504	997,731	759	14	1,559	3,055	1,514	2,994	45	61	0	0	989	1,778	989	1,778	0	0	86	100
22	996,945	995,228	1,617	100	1,599	4,654	1,532	4,526	66	127	0	0	1,145	2,923	1,145	2,923	0	0	210	311
23	995,346	992,551	2,485	310	1,622	6,276	1,539	6,065	83	210	1	1	1,234	4,157	1,233	4,156	1	1	350	660
24	993,724	989,778	3,287	659	1,637	7,913	1,540	7,605	95	305	1	3	1,324	5,481	1,323	5,479	1	2	486	1,147
25	992,087	986,916	4,029	1,142	1,654	9,567	1,545	9,150	107	412	2	5	1,392	6,870	1,390	6,870	2	3	543	1,690
26	990,433	983,981	4,771	1,682	1,670	11,237	1,547	10,697	119	531	3	8	1,496	8,368	1,493	8,363	3	6	591	2,281
27	988,764	980,940	5,556	2,267	1,671	12,908	1,534	12,231	133	664	4	13	1,541	9,910	1,538	9,901	4	9	635	2,916
28	987,093	977,868	6,330	2,894	1,650	14,558	1,498	13,729	147	811	5	18	1,635	11,545	1,631	11,531	5	14	672	3,588
29	985,442	974,740	7,146	3,556	1,607	16,165	1,438	15,167	163	974	6	25	1,682	13,228	1,676	13,207	6	20	704	4,292
30	983,835	971,625	7,962	4,248	1,554	17,720	1,368	16,535	179	1,152	7	32	1,730	14,957	1,722	14,930	8	28	731	5,023
31	982,280	968,535	8,782	4,964	1,505	19,225	1,300	17,835	197	1,349	8	40	1,802	16,759	1,793	16,722	9	37	751	5,774
32	980,776	965,442	9,635	5,698	1,464	20,689	1,238	19,073	217	1,567	9	49	1,875	18,634	1,864	18,586	11	48	769	6,544
33	979,311	962,341	10,524	6,447	1,443	22,131	1,191	20,264	241	1,808	10	59	1,986	20,620	1,972	20,559	13	61	787	7,331
34	977,869	959,177	11,481	7,211	1,438	23,570	1,157	21,421	270	2,078	11	70	2,147	22,767	2,131	22,690	16	77	809	8,140
35	976,430	955,889	12,548	7,993	1,453	25,023	1,137	22,559	303	2,381	13	83	2,222	24,989	2,204	24,894	18	95	834	8,975
36	974,977	952,548	13,633	8,796	1,478	26,501	1,125	23,684	339	2,720	14	97	2,349	27,338	2,327	27,221	21	117	857	9,832
37	973,499	949,095	14,786	9,618	1,518	28,018	1,123	24,807	379	3,099	16	112	2,451	29,789	2,426	29,647	25	142	875	10,707
38	971,982	945,546	15,983	10,453	1,571	29,589	1,128	25,936	425	3,523	18	130	2,630	32,418	2,601	32,248	29	170	891	11,598
39	970,411	941,817	17,296	11,298	1,641	31,230	1,143	27,079	478	4,002	20	150	2,797	35,215	2,764	35,012	33	203	909	12,508
40	968,770	937,910	18,706	12,154	1,734	32,964	1,170	28,249	541	4,543	23	172	3,043	38,258	3,004	38,015	39	242	930	13,438
41	967,036	933,736	20,277	13,023	1,858	34,822	1,216	29,465	615	5,158	26	198	3,299	41,556	3,253	41,269	45	288	955	14,394
42	965,178	929,266	22,004	13,908	2,017	36,839	1,291	30,756	697	5,855	30	228	3,463	45,019	3,412	44,680	51	339	981	15,374
43	963,161	924,564	23,790	14,807	2,217	39,056	1,398	32,154	784	6,639	35	264	3,688	48,707	3,630	48,310	58	397	999	16,373
44	960,944	919,536	25,696	15,713	2,457	41,513	1,532	33,686	884	7,523	41	305	4,010	52,718	3,943	52,253	67	464	1,011	17,384
45	958,487	914,061	27,811	16,614	2,725	44,238	1,677	35,362	1,000	8,523	49	353	4,327	57,045	4,250	56,504	77	542	1,021	18,405
46	955,762	908,134	30,118	17,510	3,022	47,261	1,832	37,194	1,133	9,656	57	410	4,775	61,821	4,685	61,189	90	632	1,031	19,436
47	952,740	901,617	32,728	18,394	3,363	50,624	2,009	39,203	1,288	10,944	67	477	5,202	67,023	5,098	66,287	104	736	1,039	20,476
48	949,376	894,510	35,604	19,263	3,750	54,374	2,213	41,416	1,459	12,403	78	555	5,681	72,705	5,562	71,849	120	856	1,041	21,516
49	945,626	886,735	38,785	20,106	4,178	58,552	2,431	43,847	1,656	14,058	91	646	6,295	78,999	6,155	78,004	140	995	1,034	22,550
50	941,449	878,149	42,391	20,909	4,652	63,203	2,643	46,490	1,903	15,962	105	751	7,433	86,432	7,260	85,264	173	1,168	1,028	23,578
51	936,797	868,246	46,893	21,659	5,146	68,349	2,843	49,333	2,182	18,144	121	872	7,978	94,410	7,783	93,048	194	1,362	1,027	24,605
52	931,651	857,620	51,661	22,370	5,632	73,981	3,041	52,374	2,453	20,597	138	1,010	8,408	102,818	8,194	101,242	214	1,576	1,010	25,615
53	926,019	846,385	56,605	23,029	6,098	80,079	3,201	55,575	2,743	23,340	154	1,164	9,075	111,893	8,835	110,077	240	1,816	968	26,584
54	919,921	834,349	61,969	23,603	6,560	86,639	3,287	58,862	3,102	26,442	171	1,335	10,404	122,297	10,118	120,195	286	2,103	922	27,506
55	913,362	820,944	68,349	24,069	7,084	93,723	3,312	62,174	3,583	30,025	189	1,523	12,410	134,708	12,057	132,252	353	2,456	895	28,401
56	906,278	805,575	76,281	24,422	7,667	101,390	3,315	65,489	4,143	34,169	209	1,732	13,602	148,310	13,202	145,453	400	2,856	886	29,287
57	898,610	789,057	84,854	24,699	8,249	109,639	3,306	68,795	4,714	38,883	229	1,961	14,405	162,714	13,967	159,421	437	3,294	864	30,151
58	890,361	771,784	93,680	24,897	8,823	118,462	3,246	72,041	5,328	44,211	248	2,209	15,490	178,205	15,006	174,427	484	3,778	811	30,962
59	881,539	753,532	103,032	24,975	9,423	127,884	3,103	75,144	6,052	50,263	268	2,477	16,869	195,073	16,327	190,754	541	4,319	738	31,700
60	872,116	734,102	113,110	24,904	10,049	137,933	2,755	77,899	7,007	57,270	287	2,764	20,107	215,181	19,448	210,202	660	4,979	660	32,360
61	862,067	711,899	125,551	24,618	10,785	148,718	2,325	80,224	8,153	65,423	307	3,071	21,397	236,577	20,682	230,884	715	5,694	580	32,940
62	851,282	688,893	138,214	24,176	11,732	160,451	2,162	82,386	9,238	74,662	332	3,403	20,973	257,551	20,262	251,146	711	6,405	475	33,416
63	839,550	666,468	149,473	23,608	12,927	173,377	2,329	84,715	10,238	84,899	360	3,763	21,601	279,152	20,862	272,008	739	7,144	337	33,753
64	826,623	643,277	160,500	22,846	14,295	187,672	2,750	87,465	11,154	96,054	390	4,154	21,208	300,360	20,481	292,489	727	7,871	192	33,945
65	812,328	620,047	170,362	21,920	15,752	203,424	3,427	90,891	11,905	107,958	420	4,574	15,983	316,343	15,437	307,926	546	8,417	60	34,005
66	796,576	601,183	174,380	21,014	17,174	220,598	4,171	95,063	12,555	120,513	448	5,022	14,274	330,617	13,792	321,718	482	8,899	0	34,005
67	779,402	583,220	176,099	20,084																

DEATH AND DISABILITY LIFE TABLE FOR THE FEMALE 1966 BIRTH COHORT

Age x	Living: Total	Living: Active	Living: Disabled	Living: Recovered	Deaths Total x to x+1	Deaths Total 20 to x+1	Deaths Active x to x+1	Deaths Active 20 to x+1	Deaths Disabled x to x+1	Deaths Disabled 20 to x+1	Deaths Recovered x to x+1	Deaths Recovered 20 to x+1	Newly Disabled Total x to x+1	Newly Disabled Total 20 to x+1	Newly Disabled Active x to x+1	Newly Disabled Active 20 to x+1	Newly Disabled Recovered x to x+1	Newly Disabled Recovered 20 to x+1	Newly Recovered x to x+1	Newly Recovered 20 to x+1
20	1,000,000	1,000,000	0	0	531	531	524	524	7	7	0	0	384	384	384	384	0	0	5	5
21	999,469	999,092	372	5	539	1,070	519	1,043	20	27	0	0	507	891	507	891	0	0	32	38
22	998,930	998,066	826	38	541	1,611	510	1,553	31	58	0	0	584	1,475	584	1,474	0	0	79	117
23	998,389	996,972	1,300	117	539	2,150	498	2,051	41	99	0	0	650	2,125	650	2,125	0	0	133	250
24	997,850	995,824	1,776	250	536	2,686	486	2,537	50	149	0	0	694	2,819	694	2,819	0	0	189	439
25	997,314	994,644	2,231	438	529	3,215	469	3,006	59	208	0	1	775	3,594	775	3,594	0	1	215	655
26	996,785	993,400	2,732	653	522	3,737	452	3,458	70	278	0	1	809	4,403	808	4,402	1	1	238	893
27	996,263	992,140	3,233	891	514	4,251	432	3,890	82	359	1	2	918	5,321	917	5,319	1	2	260	1,152
28	995,749	990,791	3,809	1,149	506	4,757	409	4,299	96	456	1	2	1,003	6,324	1,002	6,321	1	3	283	1,435
29	995,243	989,380	4,433	1,430	497	5,254	383	4,682	113	569	1	3	1,116	7,441	1,115	7,436	2	5	308	1,744
30	994,747	987,883	5,128	1,736	489	5,743	357	5,038	132	701	1	4	1,205	8,646	1,203	8,639	2	7	336	2,079
31	994,257	986,323	5,866	2,068	487	6,230	334	5,373	152	853	1	5	1,322	9,968	1,319	9,958	3	10	363	2,442
32	993,770	984,670	6,673	2,428	493	6,723	319	5,691	173	1,025	2	6	1,387	11,355	1,384	11,342	3	13	390	2,833
33	993,277	982,967	7,497	2,813	510	7,233	312	6,003	196	1,221	2	8	1,534	12,889	1,529	12,871	4	17	417	3,250
34	992,768	981,125	8,418	3,224	535	7,768	309	6,312	225	1,446	2	10	1,736	14,625	1,731	14,602	6	23	447	3,697
35	992,232	979,086	9,482	3,664	572	8,339	311	6,623	258	1,704	2	12	1,929	16,554	1,921	16,523	7	30	485	4,182
36	991,661	976,854	10,667	4,140	618	8,957	322	6,945	293	1,997	3	15	2,041	18,595	2,033	18,556	9	39	527	4,709
37	991,043	974,499	11,889	4,655	673	9,630	342	7,287	328	2,325	3	18	2,211	20,805	2,200	20,756	11	49	564	5,273
38	990,370	971,957	13,207	5,206	735	10,365	365	7,652	366	2,691	4	22	2,354	23,160	2,342	23,098	13	62	597	5,871
39	989,635	969,251	14,598	5,787	808	11,172	395	8,047	408	3,098	5	27	2,513	25,673	2,498	25,596	15	77	627	6,498
40	988,828	966,358	16,077	6,394	893	12,065	429	8,475	458	3,557	6	33	2,802	28,474	2,783	28,379	18	95	656	7,153
41	987,935	963,146	17,764	7,025	993	13,058	470	8,945	516	4,073	7	41	2,976	31,450	2,954	31,333	22	117	687	7,840
42	986,942	959,722	19,537	7,683	1,105	14,164	522	9,467	574	4,647	9	50	3,134	34,584	3,109	34,443	25	142	717	8,557
43	985,837	956,090	21,381	8,366	1,229	15,393	585	10,052	634	5,280	11	60	3,291	37,876	3,263	37,706	29	170	739	9,296
44	984,607	952,242	23,300	9,065	1,367	16,759	657	10,710	696	5,976	13	74	3,447	41,323	3,414	41,120	33	203	752	10,048
45	983,241	948,171	25,299	9,771	1,521	18,281	730	11,440	775	6,751	16	89	3,918	45,240	3,878	44,998	40	243	761	10,809
46	981,720	943,563	27,680	10,477	1,693	19,974	808	12,248	867	7,619	19	108	4,176	49,417	4,131	49,128	46	289	776	11,585
47	980,026	938,625	30,213	11,189	1,889	21,863	905	13,152	961	8,580	22	130	4,541	53,958	4,487	53,616	53	342	790	12,375
48	978,138	933,232	33,002	11,903	2,108	23,970	1,020	14,172	1,061	9,641	26	157	4,900	58,857	4,838	58,453	62	404	795	13,171
49	976,030	927,375	36,045	12,610	2,351	26,322	1,146	15,318	1,174	10,816	31	188	5,482	64,339	5,408	63,862	74	477	793	13,964
50	973,679	920,820	39,560	13,298	2,626	28,948	1,276	16,595	1,313	12,128	37	225	6,282	70,621	6,192	70,054	89	567	790	14,754
51	971,053	913,351	43,739	13,963	2,922	31,870	1,424	18,018	1,455	13,583	43	268	6,610	77,231	6,510	76,565	100	666	789	15,543
52	968,131	905,417	48,104	14,609	3,226	35,095	1,591	19,610	1,585	15,168	50	318	6,982	84,213	6,871	83,436	111	777	774	16,318
53	964,905	896,955	52,727	15,223	3,529	38,624	1,745	21,355	1,727	16,895	57	374	7,605	91,818	7,478	90,914	127	904	742	17,060
54	961,376	887,731	57,863	15,781	3,846	42,470	1,884	23,239	1,897	18,792	64	439	8,353	100,171	8,207	99,121	146	1,050	707	17,767
55	957,531	877,640	63,612	16,278	4,187	46,657	2,003	25,242	2,112	20,904	72	511	9,487	109,658	9,314	108,435	173	1,223	678	18,445
56	953,343	866,323	70,310	16,711	4,573	51,230	2,129	27,372	2,363	23,266	81	592	10,236	119,894	10,042	118,478	194	1,416	653	19,098
57	948,770	854,151	77,530	17,089	5,017	56,247	2,286	29,658	2,640	25,906	91	684	10,978	130,872	10,762	129,240	215	1,632	623	19,720
58	943,753	841,103	85,246	17,405	5,529	61,776	2,473	32,131	2,952	28,858	103	787	11,571	142,443	11,337	140,577	235	1,866	579	20,299
59	938,225	827,293	93,286	17,646	6,099	67,875	2,667	34,798	3,316	32,175	116	902	12,313	154,756	12,056	152,633	257	2,124	523	20,822
60	932,125	812,569	101,760	17,796	6,695	74,570	2,789	37,587	3,778	35,953	128	1,031	14,002	168,758	13,702	166,334	300	2,424	459	21,280
61	925,430	796,079	111,525	17,826	7,316	81,886	2,865	40,452	4,309	40,262	141	1,172	14,650	183,408	14,329	180,664	321	2,744	390	21,670
62	918,114	778,884	121,476	17,754	7,982	89,868	3,049	43,502	4,779	45,040	154	1,326	13,927	197,335	13,616	194,280	310	3,055	305	21,976
63	910,132	762,219	130,319	17,595	8,700	98,568	3,356	46,857	5,177	50,217	168	1,494	14,160	211,495	13,841	208,121	319	3,374	203	22,179
64	901,432	745,022	139,099	17,311	9,450	108,018	3,752	50,609	5,518	55,735	180	1,674	13,656	225,151	13,346	221,467	310	3,684	102	22,281
65	891,983	727,924	147,136	16,923	10,239	118,257	4,297	54,906	5,749	61,484	193	1,867	10,039	235,190	9,811	231,278	228	3,913	28	22,309
66	881,744	713,816	151,398	16,529	11,022	129,279	4,893	59,799	5,924	67,408	205	2,073	8,740	243,930	8,542	239,820	198	4,110	0	22,309
67	870,722	700,382	154,214	16,126																

PROBABILITIES OF NON-DISABILITY SURVIVAL, DEATH, AND DISABILITY FOR INSURED WORKERS ATTAINING AGE 20 IN 1986 (BORN IN 1966)

	MALES ATTAINING AGE 20 IN 1986					FEMALES ATTAINING AGE 20 IN 1986				
Age x	Probability Of Surviving Not Disabled From Age 20 To Age x	Probability Of Insured Disability From Age 20 To Age x	Probability Of Death While Active From Age 20 To Age x	Probability Of Eligibility To Soc. Sec. Benefit[1] After Age 20 And Before Age x	Age x	Probability Of Surviving Not Disabled From Age 20 To Age x	Probability Of Insured Disability From Age 20 To Age x	Probability Of Death While Active From Age 20 To Age x	Probability Of Eligibility To Soc. Sec. Benefit[1] After Age 20 And Before Age x	Age x
21	99.8%	0.1%	0.1%	0.2%	21	99.9%	0.0%	0.1%	0.1%	21
22	99.5	0.2	0.3	0.5	22	99.8	0.1	0.1	0.2	22
23	99.3	0.3	0.5	0.7	23	99.7	0.1	0.2	0.3	23
24	99.0	0.4	0.6	1.0	24	99.6	0.2	0.2	0.4	24
25	98.7	0.5	0.8	1.3	25	99.5	0.3	0.3	0.5	25
26	98.4	0.7	0.9	1.6	26	99.3	0.4	0.3	0.7	26
27	98.1	0.8	1.1	1.9	27	99.2	0.4	0.3	0.8	27
28	97.8	1.0	1.2	2.2	28	99.1	0.5	0.4	0.9	28
29	97.5	1.2	1.4	2.5	29	98.9	0.6	0.4	1.1	29
30	97.2	1.3	1.5	2.8	30	98.8	0.7	0.5	1.2	30
31	96.9	1.5	1.7	3.1	31	98.6	0.9	0.5	1.4	31
32	96.5	1.7	1.8	3.5	32	98.5	1.0	0.5	1.5	32
33	96.2	1.9	1.9	3.8	33	98.3	1.1	0.6	1.7	33
34	95.9	2.1	2.0	4.1	34	98.1	1.3	0.6	1.9	34
35	95.6	2.3	2.1	4.4	35	97.9	1.5	0.6	2.1	35
36	95.3	2.5	2.3	4.7	36	97.7	1.7	0.7	2.3	36
37	94.9	2.7	2.4	5.1	37	97.4	1.9	0.7	2.6	37
38	94.6	3.0	2.5	5.4	38	97.2	2.1	0.7	2.8	38
39	94.2	3.2	2.6	5.8	39	96.9	2.3	0.8	3.1	39
40	93.8	3.5	2.7	6.2	40	96.6	2.6	0.8	3.4	40
41	93.4	3.8	2.8	6.6	41	96.3	2.8	0.8	3.7	41
42	92.9	4.1	2.9	7.1	42	96.0	3.1	0.9	4.0	42
43	92.5	4.5	3.1	7.5	43	95.6	3.4	0.9	4.4	43
44	92.0	4.8	3.2	8.0	44	95.2	3.8	1.0	4.8	44
45	91.4	5.2	3.4	8.6	45	94.8	4.1	1.1	5.2	45
46	90.8	5.7	3.5	9.2	46	94.4	4.5	1.1	5.6	46
47	90.2	6.1	3.7	9.8	47	93.9	4.9	1.2	6.1	47
48	89.5	6.6	3.9	10.5	48	93.3	5.4	1.3	6.7	48
49	88.7	7.2	4.1	11.3	49	92.7	5.8	1.4	7.3	49
50	87.8	7.8	4.4	12.2	50	92.1	6.4	1.5	7.9	50
51	86.8	8.5	4.6	13.2	51	91.3	7.0	1.7	8.7	51
52	85.8	9.3	4.9	14.2	52	90.5	7.7	1.8	9.5	52
53	84.6	10.1	5.2	15.4	53	89.7	8.3	2.0	10.3	53
54	83.4	11.0	5.6	16.6	54	88.8	9.1	2.1	11.2	54
55	82.1	12.0	5.9	17.9	55	87.8	9.9	2.3	12.2	55
56	80.6	13.2	6.2	19.4	56	86.6	10.8	2.5	13.4	56
57	78.9	14.5	6.5	21.1	57	85.4	11.8	2.7	14.6	57
58	77.2	15.9	6.9	22.8	58	84.1	12.9	3.0	15.9	58
59	75.4	17.4	7.2	24.6	59	82.7	14.1	3.2	17.3	59
60	73.4	19.1	7.5	26.6	60	81.3	15.3	3.5	18.7	60
61	71.2	21.0	7.8	28.8	61	79.6	16.6	3.8	20.4	61
62	68.9	23.1	8.0	31.1	62	77.9	18.1	4.0	22.1	62
63	66.6	25.1	8.2	33.4	63	76.2	19.4	4.4	23.8	63
64	64.3	27.2	8.5	35.7	64	74.5	20.8	4.7	25.5	64
65	62.0	29.2	8.7	38.0	65	72.8	22.1	5.1	27.2	65
66	60.1	30.8	9.1	39.9	66	71.4	23.1	5.5	28.6	66
67	58.3	32.2	9.5	41.7	67	70.0	24.0	6.0	30.0	67

[1] For benefits to be paid on the account of a deceased worker, an eligible dependent beneficiary (parent, spouse, or child) must be present.