Walsh, D. E. P. & Rickayzen, B. D. (2000). A model for projecting the number of people who will require long-term care in the future. Part III: the projected numbers and the funnel of doubt (Report No. Actuarial Research Paper No. 125). London, UK: Faculty of Actuarial Science & Insurance, City University London.



City Research Online

**Original citation**: Walsh, D. E. P. & Rickayzen, B. D. (2000). A model for projecting the number of people who will require long-term care in the future. Part III: the projected numbers and the funnel of doubt (Report No. Actuarial Research Paper No. 125). London, UK: Faculty of Actuarial Science & Insurance, City University London.

Permanent City Research Online URL: http://openaccess.city.ac.uk/2261/

#### Copyright & reuse

City University London has developed City Research Online so that its users may access the research outputs of City University London's staff. Copyright © and Moral Rights for this paper are retained by the individual author(s) and/ or other copyright holders. All material in City Research Online is checked for eligibility for copyright before being made available in the live archive. URLs from City Research Online may be freely distributed and linked to from other web pages.

# **Versions of research**

The version in City Research Online may differ from the final published version. Users are advised to check the Permanent City Research Online URL above for the status of the paper.

## **Enquiries**

If you have any enquiries about any aspect of City Research Online, or if you wish to make contact with the author(s) of this paper, please email the team at <a href="mailto:publications@city.ac.uk">publications@city.ac.uk</a>.

# A Model for Projecting the Number of People Who Will Require Long-Term Care in the Future

Part III: The Projected Numbers and The Funnel of Doubt

by

DEP Walsh and BD Rickayzen

Actuarial Research Paper No. 125

**July 2000** 

ISBN 1 901 615 45 6

"Any opinions expressed in this paper are my/our own and not necessarily those of my/our employer or anyone else I/we have discussed them with. You must not copy this paper or quote it without my/our permission".

# A MODEL FOR PROJECTING THE NUMBER OF PEOPLE WHO WILL REQUIRE LONG-TERM CARE IN THE FUTURE

# III: The Projected Numbers and the Funnel of Doubt

By D. E. P. WALSH & B.D. RICKAYZEN

#### **ABSTRACT**

A multiple state model has been developed for projecting the number of people in the UK with disabilities over the next forty years. In this paper we discuss the results obtained from using the projection model for nine sets of assumptions. We discuss the many uncertainties which surround the model and attempt to indicate the extent to which these uncertainties might affect the projected numbers. Our results suggest that, although there will be a large increase in the number of elderly people in the UK over the next forty years, the implications for the number of people requiring long-term care could be ameliorated by a reduction in the proportion of older people who are severely disabled.

#### **KEYWORDS**

Long term care; Multiple state model; Healthy life expectancy

#### INTRODUCTION

We have developed a model to project the number of people in the UK who will be disabled over the next 40 years.

In Part I (sections 1, 2 and 3) and Part II (sections 4, 5 and 6) we described the model and the data which we have used in our projections (Walsh & Rickayzen, 2000 and Rickayzen & Walsh, 2000). In Part III, section 7 we show the results from the projection model for nine sets of assumptions. In section 8 we discuss the many uncertainties which surround the projection model and attempt to indicate to what extent these uncertainties might influence the projections. Finally, in sections 9 and 10, we discuss the results emerging from the model.

#### 7. PROJECTIONS BASED ON THE TRANSITION RATE MODEL

#### 7.1 The projection method

In section 5 of Part II we described nine different sets of trend assumptions which we decided to incorporate in our model. Before presenting the results arising from each set of assumptions, we provide some details of the projection method used.

For the initial population (in 1986) we need to consider the number of men or women in each disability category at each individual age. Such data are not available for individual ages. To provide the individual age populations we use the prevalence rates derived from the transition rate model discussed in Part II, section 4. The population is not fully consistent with the OPCS prevalence data but, as Table 18 shows, the differences are small.

Twenty-year-olds are treated differently in the projection model from people of other ages. The disability prevalence rates for twenty-year-olds in each year must be included as assumptions. The assumption that we adopt is that these prevalence rates stay constant — we use the OPCS disability prevalence rates for people aged 16 to 19 as the rate appropriate to twenty-year-olds in all years. This assumption is of no great consequence as there are few disabled twenty-year-olds.

The Government Actuary's Department (GAD) population projection includes migration and we include it in our model too in order to reproduce the same total population as the GAD projection. Migration is included in the GAD projection in the following way:

- Half of the migrations are assumed to occur at the start of the year and half at the end.
- Those immigrating at the start of the year are "exposed" to the same mortality rates as the rest of the population during the year.

We take the same approach. The immigrants at the start of the year are also "exposed" to the possibility of deterioration or improvement in health.

We assume that the migrants at age x share the same level of disability as the rest of the population at that age. In the GAD central projection the number of migrants per year does not change beyond 1998. The number does vary with age. In total, there is assumed to be a net immigration per year of roughly 19,500 men aged 20 to 59, 1,250 men aged 60 and over and 22,500 women aged 20 to 59. There is assumed to be a net emigration of roughly 1,500 women aged 60 and over each year.

The following equations describe how the population is moved forward. The equations apply separately to males and females.

Let Lives(x, t, n) be the number of lives aged x in year t with a category n disability, where category 0 is taken to mean "healthy" and let Migrants(x, t, n) be the corresponding number of immigrants. Lives(x, t, n) is determined by the following equation:

$$Lives(x, t, n) = \left[Lives(x - 1, t - 1, n) + Migrants(x - 1, t - 1, n)/2\right] \times \\ \left[1 - Mortality(x - 1, t - 1, n)\right] \times \\ \left[1 - DeteriorateFrom(x - 1, t - 1, n)\right] \times \\ \left[1 - ImproveFrom(x - 1, t - 1, n)\right] + \\ DeteriorateTo(x, t, n) + \\ ImproveTo(x, t, n) + \\ Migrants(x, t - 1, n)/2$$

The quantity Mortality(x, t, n) represents the prbability that a person aged x in year t who is in disability category n dies during the next year.

This quantity can be written as:

$$Mortality(x, t, n) = Mortality(x, t, 0) + ExtraMort(x, t, n).$$

The extra mortality due to disability is given by a formula (see Part II, section 4.2.2) and the mortality rate that is independent of disability is set so that the number of deaths in year t at age x agrees with the GAD projection (see Part II, section 4.2.1).

The quantity *DeteriorateFrom* represents a probability. It is related to the expressions in Part II, section 4.3 in the following way:

$$\begin{aligned} & \textit{DeteriorateFrom}(x,t,0) = \textit{NewDisab}(x,t) \text{ and} \\ & \textit{DeteriorateFrom}(x,t,m) = \sum_{n=m+1}^{10} \textit{Deteriorate}(x,t,m,n) \,. \end{aligned}$$

where *NewDisab* (x, t) and *Deteriorate* (x, t, m, n) are defined in the following way: *NewDisab* (x, 1986) is the same as *NewDisab* (x), as defined in section 4.3.2.

NewDisab (x,t) differs from NewDisab (x, 1986) in models that include time dependence in the probability of becoming disabled. Similarly, Deteriorate (x, 1986, m, n) is the same as Deteriorate (x, m, n), which is defined in section 4.3.4. Deteriorate (x, t, m, n) differs from this in models that include time dependence in the probability of becoming disabled or in the extra likelihood of disabled people deteriorating.

The quantity *ImproveFrom* represents the probability that a person who survives a year, and does not deteriorate during the year, improves by one disability category during the year. As explained in Part II, section 4.4, in the current projection model this probability is set at 0.1 for all ages and disability classes (but not category 0) and both sexes.

The quantity DeteriorateTo(x, t, n) represents the number of persons aged x in year t who made a transition to disability category n from a lower disability category during the last year. The number is given by:

$$DeteriorateTo(x,t,n) = \sum_{m=0}^{n-1} \{ExposedToDet(x-1,t-1,m) \times Deteriorate(x-1,t-1,m,n)\}$$

where

$$ExposedToDet(x, t, n) = \left[Lives(x, t, n) + Migrants(x, t, n) / 2\right] \times \left[1 - Mortality(x, t, n)\right].$$

The quantity ImproveTo represents the number of persons aged x in year t who made a transition from disability category n+1 to n during the last year. The number is given by:

$$ImproveTo(x, t, n) = ExposedToImp(x-1, t-1, n+1) \times 0.1$$
,

where

$$ExposedToImp(x, t, n) = \left[ Lives(x, t, n) + Migrants(x, t, n) / 2 \right] \times$$

$$\left[ 1 - Mortality(x, t, n) \right] \times$$

$$\left[ 1 - DeteriorateFrom(x, t, n) \right].$$

(The 0.1 is the probability of improvement from one year to the next)

In sections 7.2 to 7.4 we present some results of the projections of the disabled population. The results are presented in three types of table:

- In section 7.2 the tables show the number of people with disabilities. The numbers of disabled
  people are very important because the costs of providing long-term care will depend on them.
- In section 7.3 the tables show the disability prevalence rates. These rates are important because
  they take out the effect of the changing population structure and show how healthy or disabled the
  future populations become in comparison with the current population.
- In section 7.4 the tables show healthy life expectancies.

It should be noted that the three sets of tables are just different ways of presenting the same information.

The projected results shown in the tables do vary a great deal from one model to another. However, we believe that the assumptions in the models are generally plausible. Also, as we discussed in Part I, section 2.3 and Part II, section 5, it is hard to rule out models by using data on trends because these data point in two different directions — more time spent severely disabled according to some data and less time according to others. This means that it is not possible to be confident that the results of one model are more realistic than those from another unless some other constraints can be provided on the trend assumptions. We are not aware of any other constraints.

#### 7.2 The projected number of people with disabilities

The projected number of people with disabilities depends on the trends included in the models. In this section we present a series of tables (Table 28A(M), etc.) showing this dependence. There are two tables for each of the nine trend assumptions, one for males (the (M) series) and one for females (the (F) series). Some comments on the numbers in the tables are given after the last of them (Table 28Q(F)).

Since the number of people in each disability category is closely dependent upon the total number of people, we include the totals in Table 27. In this table and subsequent ones, the age category "All" refers to ages 20 and upwards.

For the five years shown in the table, the adult population under 60 peaks in 2016 and the population aged 60-69 peaks in 2026, reflecting the baby boom generation. For higher ages the size of the population is highest in 2036.

Table 27. Projected population (thousands) according to the GAD Model

| Age Group | Year | Males  | Females |
|-----------|------|--------|---------|
| 20 - 59   | 1996 | 16,097 | 15,801  |
|           | 2006 | 16,578 | 16,188  |
|           | 2016 | 16,680 | 16,204  |
|           | 2026 | 15,867 | 15,430  |
|           | 2036 | 15,266 | 14,906  |
| 60 – 69   | 1996 | 2,597  | 2,822   |
|           | 2006 | 2,878  | 3,039   |
|           | 2016 | 3,484  | 3,634   |
|           | 2026 | 4,123  | 4,163   |
|           | 2036 | 3,862  | 3,855   |
| 70 - 79   | 1996 | 1,800  | 2,435   |
|           | 2006 | 1,882  | 2,310   |
|           | 2016 | 2,204  | 2,588   |
|           | 2026 | 2,708  | 3,116   |
|           | 2036 | 3,278  | 3,624   |
| 80 – 89   | 1996 | 659    | 1,370   |
|           | 2006 | 772    | 1,386   |
|           | 2016 | 890    | 1,395   |
|           | 2026 | 1,126  | 1,683   |
|           | 2036 | 1,400  | 2,037   |
| 90+       | 1996 | 67     | 273     |
|           | 2006 | 104    | 340     |
|           | 2016 | 139    | 374     |
|           | 2026 | 184    | 430     |
|           | 2036 | 258    | 577     |
| All       | 1996 | 21,220 | 22,701  |
|           | 2006 | 22,214 | 23,262  |
|           | 2016 | 23,398 | 24,196  |
|           | 2026 | 24,008 | 24,822  |
|           | 2036 | 24,064 | 25,000  |

Table 28A(M). Number of males with disabilities (thousands), Model A

| Age    | Year |        |       |     | C   | PCS E | Disabili | ity Cat | egory |     |     |     |
|--------|------|--------|-------|-----|-----|-------|----------|---------|-------|-----|-----|-----|
| _Group |      | Able   | 1     | 2   | 3   | 4     | 5        | 6       | 7     | 8   | 9   | 10  |
| 20-59  | 1996 | 15,123 | 255   | 143 | 121 | 111   | 102      | 70      | 63    | 50  | 41  | 18  |
|        | 2006 | 15,502 | 283   | 160 | 135 | 123   | 112      | 77      | 69    | 54  | 44  | 19  |
|        | 2016 | 15,568 | 294   | 166 | 140 | 127   | 115      | 79      | 71    | 55  | 46  | 19  |
|        | 2026 | 14,809 | 280   | 158 | 133 | 121   | 110      | 75      | 68    | 53  | 44  | 18  |
|        | 2036 | 14,271 | 262   | 148 | 125 | 114   | 103      | 71      | 64    | 50  | 41  | 17  |
| 60–69  | 1996 | 1,987  | 167   | 97  | 79  | 70    | 62       | 38      | 36    | 28  | 24  | 9   |
|        | 2006 | 2,209  | 183   | 107 | 87  | 76    | 68       | 42      | 39    | 30  | 26  | 10  |
|        | 2016 | 2,657  | 226   | 132 | 108 | 95    | 84       | 52      | 49    | 38  | 33  | 12  |
|        | 2026 | 3,165  | 263   | 153 | 125 | 109   | 97       | 60      | 56    | 43  | 38  | 14  |
|        | 2036 | 2,936  | 253   | 147 | 121 | 106   | 94       | 58      | 54    | 42  | 37  | 14  |
| 70-79  | 1996 | 1,077  | 177   | 109 | 93  | 84    | 78       | 48      | 47    | 38  | 35  | 14  |
|        | 2006 | 1,114  | 186   | 116 | 98  | 90    | 83       | 51      | 50    | 41  | 38  | 15  |
|        | 2016 | 1,310  | 217   | 135 | 114 | 104   | 96       | 60      | 59    | 47  | 44  | 18  |
|        | 2026 | 1,583  | 271   | 168 | 143 | 131   | 121      | 76      | 75    | 60  | 57  | 23  |
|        | 2036 | 1,946  | 323   | 200 | 171 | 155   | 143      | 89      | 87    | 71  | 66  | 26  |
| 80-89  | 1996 | 194    | 76    | 53  | 50  | 50    | 53       | 37      | 42    | 40  | 44  | 20  |
|        | 2006 | 228    | 89    | 62  | 58  | 59    | 63       | 43      | 50    | 46  | 51  | 23  |
|        | 2016 | 257    | 102   | 72  | 67  | 68    | 72       | 51      | 58    | 55  | 60  | 27  |
|        | 2026 | 327    | 129   | 91  | 85  | 86    | 91       | 64      | 73    | 69  | 76  | 35  |
|        | 2036 | 392    | 158   | 112 | 106 | 108   | 115      | 81      | 94    | 89  | 99  | 45  |
| 90+    | 1996 | 5      | 4     | 4   | 4   | 5     | 6        | 5       | 7     | 8   | 11  | 6   |
|        | 2006 | 8      | 6     | 6   | 6   | 7     | 9        | 8       | 11    | 13  | 18  | 10  |
|        | 2016 | 10     | 9     | 8   | 8   | 10    | 13       | 11      | 15    | 18  | 25  | 14  |
|        | 2026 | 13     | 11    | 10  | 11  | 13    | 16       | 14      | 20    | 24  | 33  | 19  |
|        | 2036 | 19     | 15    | 14  | 15  | 18    | 23       | 20      | 28    | 34  | 47  | 27  |
| All    | 1996 | 18,387 | 679   | 406 | 348 | 321   | 301      | 199     | 195   | 163 | 155 | 66  |
|        | 2006 | 19,061 | 748   | 450 | 385 | 355   | 334      | 221     | 219   | 184 | 178 | 77  |
|        | 2016 | 19,803 | 848   | 511 | 437 | 404   | 381      | 252     | 251   | 213 | 208 | 90  |
|        | 2026 | 19,897 | 952   | 579 | 497 | 460   | 436      | 288     | 291   | 249 | 249 | 109 |
|        | 2036 | 19,564 | 1,012 | 621 | 536 | 500   | 479      | 319     | 327   | 285 | 291 | 130 |

Table 28A(F). Number of females with disabilities (thousands), Model A

| Age   | Year |        | OPCS Disability Category |     |     |     |     |     |     |     |     |     |  |  |
|-------|------|--------|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|--|
| Group |      | Able   | 1                        | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  |  |  |
| 20-59 | 1996 | 14,693 | 212                      | 154 | 151 | 138 | 142 | 104 | 86  | 56  | 45  | 22  |  |  |
|       | 2006 | 14,980 | 232                      | 170 | 166 | 150 | 154 | 112 | 93  | 59  | 48  | 24  |  |  |
|       | 2016 | 14,975 | 238                      | 173 | 169 | 152 | 157 | 114 | 94  | 60  | 49  | 24  |  |  |
|       | 2026 | 14,264 | 225                      | 164 | 160 | 145 | 149 | 108 | 89  | 57  | 46  | 23  |  |  |
|       | 2036 | 13,799 | 213                      | 155 | 152 | 137 | 142 | 103 | 85  | 54  | 44  | 22  |  |  |
| 60-69 | 1996 | 2,149  | 132                      | 99  | 94  | 82  | 86  | 60  | 51  | 29  | 26  | 15  |  |  |
|       | 2006 | 2,323  | 140                      | 105 | 100 | 87  | 91  | 64  | 54  | 31  | 27  | 16  |  |  |
|       | 2016 | 2,761  | 170                      | 128 | 122 | 106 | 111 | 78  | 67  | 38  | 34  | 20  |  |  |
|       | 2026 | 3,182  | 192                      | 144 | 137 | 119 | 125 | 88  | 75  | 43  | 37  | 22  |  |  |
|       | 2036 | 2,922  | 182                      | 136 | 130 | 113 | 119 | 84  | 71  | 41  | 36  | 21  |  |  |
| 70-79 | 1996 | 1,406  | 168                      | 131 | 130 | 119 | 135 | 102 | 95  | 58  | 56  | 35  |  |  |
|       | 2006 | 1,324  | 160                      | 125 | 124 | 113 | 130 | 98  | 92  | 56  | 54  | 34  |  |  |
|       | 2016 | 1,493  | 179                      | 139 | 138 | 126 | 144 | 108 | 102 | 62  | 60  | 38  |  |  |
|       | 2026 | 1,772  | 217                      | 169 | 168 | 154 | 177 | 134 | 126 | 77  | 75  | 47  |  |  |
|       | 2036 | 2,089  | 250                      | 195 | 194 | 176 | 202 | 152 | 143 | 87  | 84  | 53  |  |  |
| 80-89 | 1996 | 441    | 100                      | 83  | 90  | 89  | 117 | 102 | 113 | 80  | 89  | 65  |  |  |
|       | 2006 | 448    | 101                      | 85  | 91  | 90  | 118 | 103 | 114 | 81  | 90  | 65  |  |  |
|       | 2016 | 446    | 102                      | 85  | 91  | 91  | 119 | 105 | 116 | 83  | 92  | 67  |  |  |
|       | 2026 | 541    | 122                      | 102 | 110 | 109 | 143 | 126 | 139 | 99  | 110 | 81  |  |  |
|       | 2036 | 636    | 147                      | 123 | 132 | 132 | 175 | 154 | 172 | 124 | 139 | 102 |  |  |
| 90+   | 1996 | 31     | 12                       | 11  | 13  | 14  | 22  | 24  | 34  | 31  | 43  | 39  |  |  |
|       | 2006 | 35     | 14                       | 12  | 15  | 16  | 26  | 29  | 42  | 39  | 57  | 54  |  |  |
|       | 2016 | 39     | 15                       | 14  | 16  | 18  | 29  | 32  | 46  | 43  | 63  | 60  |  |  |
|       | 2026 | 44     | 17                       | 15  | 18  | 20  | 33  | 36  | 52  | 50  | 73  | 70  |  |  |
|       | 2036 | 58     | 23                       | 21  | 24  | 27  | 43  | 49  | 70  | 67  | 99  | 95  |  |  |
| All   | 1996 | 18,719 | 624                      | 477 | 477 | 441 | 503 | 392 | 379 | 254 | 259 | 176 |  |  |
|       | 2006 | 19,111 | 648                      | 496 | 495 | 457 | 520 | 407 | 394 | 267 | 276 | 192 |  |  |
|       | 2016 | 19,713 | 704                      | 538 | 536 | 493 | 560 | 437 | 424 | 287 | 297 | 208 |  |  |
|       | 2026 | 19,803 | 774                      | 594 | 593 | 547 | 627 | 492 | 481 | 327 | 342 | 243 |  |  |
|       | 2036 | 19,504 | 815                      | 630 | 632 | 586 | 680 | 542 | 541 | 374 | 402 | 293 |  |  |

Table 28B(M). Number of males with disabilities (thousands), Model B  $\,$ 

| Age   | Year | _      |     |     |     | PCS I | Disabili | ity Cat | egory |     |     |     |
|-------|------|--------|-----|-----|-----|-------|----------|---------|-------|-----|-----|-----|
| Group |      | Able   | 1   | 2   | 3   | 4     | 5        | 6       | 7     | 8   | 9   | 10  |
| 20-59 | 1996 | 15,132 | 252 | 141 | 120 | 111   | 101      | 70      | 63    | 49  | 41  | 18  |
|       | 2006 | 15,533 | 274 | 155 | 131 | 120   | 109      | 75      | 67    | 52  | 43  | 18  |
|       | 2016 | 15,625 | 278 | 158 | 133 | 121   | 110      | 75      | 67    | 52  | 43  | 18  |
|       | 2026 | 14,884 | 258 | 147 | 124 | 113   | 103      | 70      | 62    | 48  | 40  | 17  |
|       | 2036 | 14,360 | 237 | 135 | 114 | 105   | 95       | 65      | 58    | 45  | 37  | 16  |
| 60–69 | 1996 | 1,994  | 165 | 96  | 79  | 69    | 61       | 38      | 35    | 27  | 24  | 9   |
|       | 2006 | 2,235  | 177 | 103 | 84  | 74    | 65       | 40      | 37    | 29  | 25  | 9   |
|       | 2016 | 2,713  | 213 | 124 | 101 | 88    | 78       | 48      | 44    | 34  | 30  | 11  |
|       | 2026 | 3,261  | 239 | 139 | 114 | 99    | 87       | 53      | 49    | 38  | 33  | 12  |
|       | 2036 | 3,055  | 224 | 131 | 106 | 92    | 81       | 50      | 46    | 35  | 31  | 11  |
| 70-79 | 1996 | 1,087  | 175 | 108 | 92  | 84    | 77       | 47      | 46    | 37  | 34  | 13  |
|       | 2006 | 1,144  | 182 | 113 | 96  | 87    | 79       | 49      | 47    | 38  | 35  | 14  |
|       | 2016 | 1,368  | 208 | 129 | 109 | 98    | 89       | 55      | 53    | 42  | 39  | 15  |
|       | 2026 | 1,689  | 254 | 157 | 133 | 120   | 109      | 67      | 64    | 51  | 47  | 18  |
|       | 2036 | 2,103  | 297 | 183 | 154 | 138   | 125      | 76      | 73    | 57  | 52  | 20  |
| 80–89 | 1996 | 199    | 76  | 53  | 50  | 50    | 53       | 37      | 42    | 39  | 42  | 19  |
|       | 2006 | 245    | 90  | 62  | 58  | 58    | 61       | 41      | 47    | 43  | 47  | 21  |
|       | 2016 | 291    | 103 | 71  | 66  | 66    | 68       | 47      | 53    | 49  | 53  | 24  |
|       | 2026 | 389    | 130 | 89  | 82  | 81    | 84       | 57      | 64    | 58  | 63  | 28  |
|       | 2036 | 492    | 161 | 110 | 101 | 100   | 103      | 70      | 78    | 72  | 78  | 35  |
| 90+   | 1996 | 6      | 4   | 4   | 4   | 5     | 6        | 5       | 7     | 8   | 11  | 6   |
|       | 2006 | 9      | 7   | 6   | 6   | 8     | 10       | 8       | 11    | 13  | 17  | 9   |
|       | 2016 | 13     | 10  | 8   | 9   | 10    | 13       | 11      | 15    | 17  | 23  | 12  |
|       | 2026 | 18     | 13  | 11  | 12  | 14    | 17       | 14      | 19    | 22  | 29  | 16  |
|       | 2036 | 28     | 19  | 16  | 17  | 19    | 24       | 19      | 26    | 30  | 40  | 21  |
| All   | 1996 | 18,418 | 673 | 403 | 345 | 318   | 298      | 196     | 192   | 159 | 151 | 65  |
|       | 2006 | 19,166 | 729 | 439 | 376 | 346   | 323      | 213     | 209   | 174 | 167 | 71  |
|       | 2016 | 20,009 | 811 | 490 | 418 | 384   | 359      | 235     | 232   | 193 | 186 | 80  |
|       | 2026 | 20,241 | 894 | 543 | 464 | 427   | 399      | 261     | 258   | 217 | 212 | 91  |
|       | 2036 | 20,037 | 938 | 574 | 493 | 455   | 427      | 280     | 281   | 239 | 237 | 103 |

Table 28B(F). Number of females with disabilities (thousands), Model B

| Age   | Year |        | OPCS Disability Category |     |     |     |     |     |     |     |     |     |  |  |
|-------|------|--------|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|--|
| Group |      | Able   | 1                        | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  |  |  |
| 20-59 | 1996 | 14,701 | 210                      | 153 | 150 | 137 | 141 | 103 | 85  | 55  | 45  | 22  |  |  |
|       | 2006 | 15,010 | 227                      | 166 | 162 | 147 | 151 | 109 | 90  | 57  | 46  | 23  |  |  |
|       | 2016 | 15,028 | 227                      | 167 | 162 | 147 | 151 | 109 | 89  | 57  | 46  | 23  |  |  |
|       | 2026 | 14,336 | 211                      | 155 | 151 | 137 | 140 | 101 | 83  | 53  | 43  | 21  |  |  |
|       | 2036 | 13,885 | 197                      | 144 | 141 | 128 | 131 | 95  | 77  | 50  | 40  | 19  |  |  |
| 6069  | 1996 | 2,157  | 130                      | 98  | 93  | 81  | 85  | 59  | 50  | 29  | 25  | 15  |  |  |
|       | 2006 | 2,350  | 136                      | 102 | 97  | 84  | 88  | 61  | 52  | 29  | 26  | 15  |  |  |
|       | 2016 | 2,817  | 162                      | 122 | 115 | 100 | 104 | 72  | 61  | 35  | 30  | 17  |  |  |
|       | 2026 | 3,272  | 178                      | 133 | 126 | 109 | 113 | 78  | 65  | 37  | 32  | 18  |  |  |
|       | 2036 | 3,034  | 164                      | 123 | 116 | 101 | 104 | 72  | 60  | 34  | 30  | 17  |  |  |
| 7079  | 1996 | 1,418  | 168                      | 130 | 129 | 118 | 134 | 100 | 93  | 57  | 54  | 34  |  |  |
|       | 2006 | 1,358  | 157                      | 123 | 122 | 111 | 125 | 93  | 87  | 53  | 50  | 32  |  |  |
|       | 2016 | 1,560  | 173                      | 134 | 132 | 120 | 135 | 100 | 92  | 56  | 53  | 33  |  |  |
|       | 2026 | 1,890  | 206                      | 160 | 158 | 143 | 161 | 119 | 110 | 66  | 63  | 39  |  |  |
|       | 2036 | 2,265  | 233                      | 181 | 177 | 160 | 178 | 130 | 119 | 72  | 67  | 42  |  |  |
| 80-89 | 1996 | 448    | 100                      | 84  | 90  | 90  | 117 | 102 | 111 | 79  | 87  | 63  |  |  |
|       | 2006 | 472    | 102                      | 85  | 91  | 90  | 116 | 100 | 109 | 76  | 83  | 60  |  |  |
|       | 2016 | 489    | 103                      | 86  | 91  | 90  | 116 | 99  | 107 | 75  | 82  | 58  |  |  |
|       | 2026 | 616    | 124                      | 103 | 109 | 107 | 136 | 116 | 124 | 86  | 93  | 66  |  |  |
|       | 2036 | 756    | 150                      | 124 | 131 | 129 | 164 | 139 | 149 | 103 | 112 | 80  |  |  |
| 90+   | 1996 | 32     | 12                       | 11  | 13  | 14  | 22  | 24  | 33  | 30  | 42  | 38  |  |  |
|       | 2006 | 39     | 15                       | 13  | 16  | 17  | 27  | 30  | 41  | 38  | 54  | 50  |  |  |
|       | 2016 | 46     | 17                       | 15  | 18  | 20  | 30  | 33  | 45  | 41  | 57  | 53  |  |  |
|       | 2026 | 57     | 20                       | 18  | 21  | 23  | 35  | 37  | 51  | 46  | 64  | 59  |  |  |
| _     | 2036 | 81     | 28                       | 25  | 28  | 31  | 47  | 50  | 67  | 60  | 83  | 76  |  |  |
| All   | 1996 | 18,756 | 620                      | 475 | 475 | 439 | 499 | 388 | 373 | 250 | 253 | 171 |  |  |
|       | 2006 | 19,228 | 637                      | 489 | 487 | 449 | 507 | 394 | 378 | 254 | 259 | 179 |  |  |
|       | 2016 | 19,940 | 682                      | 523 | 519 | 477 | 535 | 413 | 394 | 263 | 268 | 184 |  |  |
|       | 2026 | 20,171 | 739                      | 569 | 565 | 520 | 585 | 452 | 433 | 289 | 295 | 204 |  |  |
|       | 2036 | 20,021 | 772                      | 597 | 595 | 549 | 624 | 486 | 472 | 319 | 332 | 233 |  |  |

Table 28C(M). Number of males with disabilities (thousands), Model C

| Age   | Year | OPCS Disability Category |     |     |     |     |     |     |      |     |     |    |  |
|-------|------|--------------------------|-----|-----|-----|-----|-----|-----|------|-----|-----|----|--|
| Group |      | Able                     | 1   | 2   | 3   | 4   | 5   | 6   | 7    | 8   | 9   | 10 |  |
| 20-59 | 1996 | 15,141                   | 249 | 140 | 119 | 110 | 100 | 69  | 62   | 49  | 40  | 17 |  |
|       | 2006 | 15,562                   | 266 | 151 | 128 | 117 | 106 | 73  | 65   | 50  | 41  | 17 |  |
|       | 2016 | 15,675                   | 264 | 151 | 128 | 116 | 105 | 72  | 64   | 49  | 40  | 17 |  |
|       | 2026 | 14,949                   | 240 | 137 | 117 | 107 | 96  | 66  | 58   | 45  | 37  | 16 |  |
|       | 2036 | 14,432                   | 217 | 124 | 106 | 97  | 88  | 60  | _ 53 | 41  | 33  | 14 |  |
| 60-69 | 1996 | 2,002                    | 163 | 95  | 78  | 68  | 60  | 37  | 35   | 27  | 23  | 9  |  |
|       | 2006 | 2,261                    | 170 | 100 | 81  | 71  | 62  | 38  | 35   | 27  | 23  | 9  |  |
|       | 2016 | 2,768                    | 199 | 116 | 95  | 83  | 72  | 44  | 40   | 31  | 27  | 10 |  |
|       | 2026 | 3,350                    | 216 | 127 | 103 | 89  | 77  | 47  | 43   | 32  | 28  | 10 |  |
|       | 2036 | 3,164                    | 196 | 115 | 93  | 81  | 70  | 42  | 38   | 29  | 25  | 9  |  |
| 70-79 | 1996 | 1,097                    | 174 | 108 | 91  | 83  | 75  | 47  | 45   | 36  | 33  | 13 |  |
|       | 2006 | 1,170                    | 177 | 110 | 93  | 84  | 76  | 47  | 45   | 35  | 32  | 13 |  |
|       | 2016 | 1,417                    | 199 | 123 | 104 | 93  | 83  | 51  | 48   | 38  | 34  | 13 |  |
|       | 2026 | 1,777                    | 238 | 147 | 123 | 110 | 98  | 60  | 56   | 44  | 40  | 15 |  |
|       | 2036 | 2,228                    | 273 | 167 | 139 | 124 | 110 | 66  | 62   | 48  | 43  | 17 |  |
| 80-89 | 1996 | 204                      | 76  | 53  | 50  | 50  | 52  | 36  | 41   | 38  | 41  | 18 |  |
|       | 2006 | 263                      | 90  | 62  | 57  | 57  | 58  | 40  | 44   | 40  | 43  | 19 |  |
|       | 2016 | 327                      | 103 | 70  | 64  | 63  | 64  | 43  | 47   | 43  | 46  | 20 |  |
|       | 2026 | 455                      | 128 | 86  | 78  | 76  | 76  | 50  | 54   | 48  | 51  | 22 |  |
|       | 2036 | 599                      | 157 | 105 | 94  | 91  | 90  | 59  | 64   | 56  | 59  | 26 |  |
| 90+   | 1996 | 6                        | 5   | 4   | 4   | 5   | 6   | 5   | 7    | 8   | 11  | 6  |  |
|       | 2006 | 10                       | 7   | 6   | 7   | 8   | 10  | 8   | 11   | 12  | 16  | 9  |  |
|       | 2016 | 16                       | 11  | 9   | 9   | 11  | 13  | 11  | 14   | 16  | 20  | 11 |  |
|       | 2026 | 24                       | 15  | 12  | 13  | 14  | 17  | 14  | 18   | 20  | 25  | 13 |  |
|       | 2036 | 39                       | 22  | 18  | 18  | 20  | 24  | 18  | 24   | 26  | 33  | 17 |  |
| All   | 1996 | 18,449                   | 667 | 400 | 343 | 316 | 295 | 194 | 189  | 156 | 148 | 63 |  |
|       | 2006 | 19,265                   | 711 | 429 | 367 | 337 | 313 | 205 | 200  | 165 | 156 | 66 |  |
|       | 2016 | 20,203                   | 775 | 469 | 400 | 366 | 338 | 220 | 214  | 176 | 167 | 71 |  |
|       | 2026 | 20,554                   | 838 | 509 | 434 | 396 | 365 | 236 | 229  | 189 | 181 | 77 |  |
|       | 2036 | 20,462                   | 865 | 528 | 451 | 412 | 381 | 246 | 241  | 200 | 193 | 83 |  |

Table 28C(F). Number of females with disabilities (thousands), Model C

| Age   | Year |        | OPCS Disability Category |     |     |     |     |     |     |     |     |     |  |
|-------|------|--------|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| Group |      | Able   | 1                        | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  |  |
| 20-59 | 1996 | 14,709 | 208                      | 152 | 149 | 136 | 140 | 102 | 84  | 55  | 44  | 22  |  |
|       | 2006 | 15,037 | 221                      | 163 | 159 | 144 | 147 | 107 | 87  | 56  | 45  | 22  |  |
|       | 2016 | 15,076 | 218                      | 160 | 156 | 142 | 144 | 104 | 85  | 54  | 43  | 21  |  |
|       | 2026 | 14,398 | 199                      | 147 | 143 | 130 | 132 | 95  | 77  | 50  | 40  | 19  |  |
|       | 2036 | 13,957 | 183                      | 135 | 132 | 120 | 122 | 88  | 71  | 46  | 36  | 18  |  |
| 60–69 | 1996 | 2,165  | 129                      | 97  | 92  | 80  | 84  | 59  | 49  | 28  | 25  | 14  |  |
|       | 2006 | 2,374  | 132                      | 100 | 94  | 82  | 84  | 58  | 49  | 28  | 24  | 14  |  |
|       | 2016 | 2,869  | 153                      | 116 | 109 | 95  | 97  | 67  | 55  | 31  | 27  | 15  |  |
|       | 2026 | 3,353  | 164                      | 124 | 116 | 101 | 102 | 70  | 57  | 32  | 28  | 16  |  |
|       | 2036 | 3,130  | 148                      | 112 | 105 | 90  | 91  | 62  | 51  | 29  | 24  | 14  |  |
| 70-79 | 1996 | 1,429  | 167                      | 130 | 129 | 117 | 133 | 99  | 91  | 56  | 53  | 33  |  |
|       | 2006 | 1,390  | 155                      | 120 | 119 | 108 | 121 | 89  | 82  | 50  | 47  | 29  |  |
|       | 2016 | 1,623  | 166                      | 129 | 127 | 114 | 126 | 92  | 83  | 50  | 47  | 29  |  |
|       | 2026 | 1,999  | 195                      | 151 | 148 | 133 | 146 | 106 | 95  | 57  | 53  | 33  |  |
|       | 2036 | 2,424  | 215                      | 166 | 161 | 144 | 156 | 112 | 99  | 59  | 54  | 33  |  |
| 80-89 | 1996 | 456    | 101                      | 84  | 90  | 90  | 116 | 101 | 110 | 77  | 85  | 61  |  |
|       | 2006 | 496    | 103                      | 86  | 91  | 90  | 114 | 97  | 104 | 72  | 78  | 55  |  |
|       | 2016 | 532    | 104                      | 86  | 91  | 89  | 112 | 94  | 98  | 68  | 72  | 51  |  |
|       | 2026 | 691    | 125                      | 103 | 107 | 104 | 129 | 106 | 110 | 74  | 79  | 55  |  |
|       | 2036 | 875    | 150                      | 123 | 128 | 123 | 151 | 123 | 127 | 85  | 90  | 62  |  |
| 90+   | 1996 | 33     | 12                       | 11  | 13  | 15  | 23  | 24  | 33  | 30  | 41  | 37  |  |
|       | 2006 | 43     | 16                       | 14  | 16  | 18  | 28  | 30  | 41  | 37  | 51  | 46  |  |
|       | 2016 | 54     | 18                       | 17  | 19  | 21  | 31  | 33  | 44  | 38  | 52  | 46  |  |
|       | 2026 | 71     | 23                       | 20  | 23  | 25  | 36  | 37  | 49  | 42  | 56  | 49  |  |
|       | 2036 | 108    | 32                       | 28  | 32  | 34  | 49  | 49  | 63  | 53  | 69  | 60  |  |
| All   | 1996 | 18,792 | 617                      | 474 | 473 | 438 | 495 | 384 | 368 | 246 | 247 | 166 |  |
|       | 2006 | 19,341 | 627                      | 482 | 480 | 442 | 495 | 382 | 362 | 242 | 244 | 166 |  |
|       | 2016 | 20,153 | 660                      | 508 | 502 | 461 | 511 | 389 | 366 | 242 | 242 | 163 |  |
|       | 2026 | 20,512 | 706                      | 544 | 538 | 493 | 545 | 414 | 388 | 255 | 255 | 171 |  |
|       | 2036 | 20,494 | 727                      | 563 | 558 | 512 | 569 | 434 | 410 | 271 | 274 | 186 |  |

Table 28D(M). Number of males with disabilities (thousands), Model D  $\,$ 

| Age   | Year | _      |     | _   |     | PCS I | Disabil | ity Cat | egory |     |     |    |
|-------|------|--------|-----|-----|-----|-------|---------|---------|-------|-----|-----|----|
| Group |      | Able   | 1   | 2   | 3   | 4     | 5       | 6       | 7     | 8   | 9   | 10 |
| 20-59 | 1996 | 15,158 | 244 | 138 | 117 | 108   | 99      | 68      | 61    | 48  | 39  | 17 |
|       | 2006 | 15,614 | 251 | 144 | 123 | 112   | 101     | 69      | 61    | 47  | 38  | 16 |
|       | 2016 | 15,760 | 240 | 138 | 118 | 108   | 97      | 66      | 58    | 44  | 36  | 15 |
|       | 2026 | 15,050 | 211 | 122 | 105 | 96    | 86      | 59      | 51    | 39  | 32  | 14 |
|       | 2036 | 14,539 | 186 | 108 | 94  | 86    | 77      | 53      | 46    | 35  | 28  | 12 |
| 60-69 | 1996 | 2,017  | 160 | 93  | 76  | 67    | 59      | 36      | 33    | 26  | 22  | 8  |
|       | 2006 | 2,310  | 158 | 93  | 76  | 66    | 57      | 35      | 32    | 24  | 20  | 8  |
|       | 2016 | 2,868  | 173 | 102 | 83  | 72    | 62      | 37      | 33    | 25  | 21  | 8  |
|       | 2026 | 3,501  | 177 | 105 | 85  | 73    | 62      | 37      | 33    | 24  | 20  | 7  |
|       | 2036 | 3,335  | 151 | 90  | 73  | 62    | 52      | 31      | 27    | 20  | 16  | 6  |
| 70-79 | 1996 | 1,114  | 171 | 106 | 90  | 81    | 74      | 45      | 43    | 34  | 31  | 12 |
|       | 2006 | 1,215  | 170 | 105 | 89  | 80    | 71      | 43      | 40    | 31  | 28  | 11 |
|       | 2016 | 1,500  | 183 | 113 | 94  | 84    | 74      | 44      | 41    | 32  | 28  | 11 |
|       | 2026 | 1,918  | 209 | 128 | 106 | 94    | 82      | 49      | 45    | 35  | 31  | 12 |
|       | 2036 | 2,446  | 226 | 136 | 112 | 98    | 85      | 50      | 46    | 35  | 31  | 12 |
| 80-89 | 1996 | 213    | 76  | 53  | 49  | 50    | 51      | 35      | 39    | 36  | 39  | 17 |
|       | 2006 | 299    | 89  | 61  | 55  | 54    | 54      | 36      | 39    | 34  | 36  | 16 |
|       | 2016 | 400    | 99  | 67  | 60  | 57    | 55      | 36      | 37    | 32  | 33  | 14 |
|       | 2026 | 582    | 118 | 78  | 69  | 64    | 60      | 38      | 38    | 32  | 32  | 13 |
|       | 2036 | 788    | 139 | 91  | 79  | 73    | 67      | 41      | 41    | 34  | 33  | 14 |
| 90+   | 1996 | 6      | 5   | 4   | 4   | 5     | 6       | 5       | 7     | 8   | 10  | 5  |
|       | 2006 | 12     | 8   | 7   | 7   | 8     | 10      | 8       | 10    | 11  | 14  | 8  |
|       | 2016 | 22     | 12  | 10  | 10  | 11    | 13      | 10      | 13    | 13  | 16  | 8  |
|       | 2026 | 38     | 18  | 14  | 14  | 15    | 16      | 12      | 15    | 15  | 19  | 9  |
|       | 2036 | 69     | 26  | 20  | 19  | 20    | 21      | 15      | 18    | 18  | 21  | 10 |
| All   | 1996 | 18,508 | 656 | 395 | 338 | 311   | 289     | 190     | 183   | 151 | 141 | 59 |
|       | 2006 | 19,451 | 676 | 410 | 350 | 320   | 293     | 191     | 182   | 148 | 137 | 58 |
|       | 2016 | 20,550 | 708 | 430 | 366 | 331   | 300     | 193     | 182   | 146 | 134 | 56 |
|       | 2026 | 21,089 | 734 | 447 | 379 | 341   | 306     | 195     | 182   | 146 | 133 | 55 |
|       | 2036 | 21,177 | 729 | 445 | 377 | 338   | 302     | 191     | 178   | 142 | 130 | 54 |

Table 28D(F). Number of females with disabilities (thousands), Model D

| Age   | Year |        | OPCS Disability Category |     |     |     |     |     |     |     |     |     |  |
|-------|------|--------|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| Group |      | Able   | 1                        | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  |  |
| 20-59 | 1996 | 14,725 | 205                      | 150 | 147 | 135 | 138 | 101 | 82  | 54  | 43  | 21  |  |
|       | 2006 | 15,087 | 212                      | 156 | 153 | 139 | 141 | 102 | 82  | 53  | 42  | 20  |  |
|       | 2016 | 15,158 | 202                      | 150 | 146 | 133 | 134 | 96  | 77  | 50  | 39  | 19  |  |
|       | 2026 | 14,499 | 179                      | 133 | 130 | 119 | 120 | 86  | 68  | 44  | 35  | 17  |  |
|       | 2036 | 14,067 | 161                      | 120 | 118 | 108 | 108 | 77  | 61  | 40  | 31  | 15  |  |
| 60–69 | 1996 | 2,180  | 127                      | 96  | 91  | 79  | 82  | 57  | 48  | 27  | 23  | 13  |  |
|       | 2006 | 2,420  | 125                      | 95  | 89  | 77  | 78  | 54  | 44  | 25  | 21  | 12  |  |
|       | 2016 | 2,959  | 138                      | 105 | 98  | 85  | 85  | 57  | 46  | 26  | 22  | 12  |  |
|       | 2026 | 3,487  | 141                      | 107 | 100 | 86  | 84  | 56  | 45  | 25  | 21  | 12  |  |
|       | 2036 | 3,283  | 121                      | 92  | 85  | 73  | 71  | 47  | 37  | 20  | 17  | 9   |  |
| 70-79 | 1996 | 1,451  | 165                      | 128 | 127 | 116 | 130 | 96  | 88  | 53  | 50  | 31  |  |
|       | 2006 | 1,452  | 149                      | 116 | 114 | 103 | 113 | 82  | 73  | 44  | 40  | 25  |  |
|       | 2016 | 1,738  | 154                      | 120 | 116 | 104 | 111 | 78  | 69  | 40  | 37  | 22  |  |
|       | 2026 | 2,190  | 172                      | 134 | 129 | 114 | 119 | 83  | 72  | 42  | 38  | 23  |  |
|       | 2036 | 2,690  | 180                      | 139 | 132 | 116 | 119 | 82  | 69  | 40  | 36  | 21  |  |
| 80-89 | 1996 | 471    | 101                      | 85  | 91  | 90  | 115 | 99  | 106 | 74  | 80  | 57  |  |
|       | 2006 | 543    | 104                      | 87  | 91  | 89  | 110 | 91  | 94  | 64  | 67  | 46  |  |
|       | 2016 | 615    | 103                      | 85  | 89  | 86  | 103 | 82  | 83  | 55  | 57  | 39  |  |
|       | 2026 | 836    | 121                      | 99  | 101 | 96  | 111 | 87  | 85  | 55  | 56  | 37  |  |
|       | 2036 | 1,100  | 140                      | 114 | 115 | 108 | 123 | 94  | 90  | 57  | 57  | 38  |  |
| 90+   | 1996 | 35     | 13                       | 12  | 14  | 15  | 23  | 25  | 33  | 29  | 40  | 35  |  |
|       | 2006 | 51     | 17                       | 16  | 18  | 20  | 29  | 30  | 39  | 34  | 45  | 40  |  |
|       | 2016 | 72     | 21                       | 19  | 22  | 23  | 33  | 32  | 40  | 33  | 42  | 35  |  |
|       | 2026 | 103    | 27                       | 23  | 26  | 27  | 37  | 35  | 42  | 34  | 41  | 33  |  |
|       | 2036 | 169    | 38                       | 33  | 36  | 37  | 49  | 44  | 51  | 39  | 46  | 36  |  |
| All   | 1996 | 18,863 | 611                      | 470 | 469 | 435 | 488 | 377 | 357 | 238 | 236 | 157 |  |
|       | 2006 | 19,554 | 606                      | 469 | 465 | 429 | 471 | 358 | 333 | 219 | 216 | 143 |  |
|       | 2016 | 20,543 | 619                      | 479 | 471 | 431 | 465 | 346 | 315 | 204 | 197 | 127 |  |
|       | 2026 | 21,115 | 640                      | 496 | 486 | 442 | 472 | 347 | 312 | 200 | 191 | 122 |  |
|       | 2036 | 21,310 | 640                      | 498 | 486 | 442 | 470 | 343 | 308 | 196 | 187 | 119 |  |

Table 28K(M). Number of males with disabilities (thousands), Model K

| Age   | Year | ]      |       |     | C   | PCS I | Disabil | ity Cat | egory |     |     |     |
|-------|------|--------|-------|-----|-----|-------|---------|---------|-------|-----|-----|-----|
| Group |      | Able   | 1     | 2   | 3   | 4     | 5       | 6       | 7     | 8   | 9   | 10  |
| 20-59 | 1996 | 15,123 | 255   | 143 | 121 | 112   | 102     | 70      | 63    | 50  | 41  | 18  |
|       | 2006 | 15,502 | 283   | 160 | 135 | 123   | 112     | 77      | 69    | 54  | 44  | 19  |
|       | 2016 | 15,568 | 294   | 166 | 140 | 127   | 116     | 79      | 71    | 55  | 45  | 19  |
|       | 2026 | 14,808 | 280   | 158 | 133 | 121   | 110     | 75      | 67    | 52  | 43  | 18  |
|       | 2036 | 14,271 | 263   | 148 | 125 | 114   | 104     | 71      | 63    | 49  | 40  | 17  |
| 60–69 | 1996 | 1,987  | 167   | 97  | 80  | 70    | 62      | 38      | 36    | 27  | 24  | 9   |
|       | 2006 | 2,209  | 184   | 107 | 88  | 77    | 68      | 42      | 39    | 30  | 26  | 10  |
|       | 2016 | 2,656  | 227   | 133 | 109 | 95    | 84      | 52      | 48    | 37  | 32  | 12  |
|       | 2026 | 3,164  | 264   | 154 | 126 | 110   | 97      | 60      | 55    | 42  | 37  | 14  |
|       | 2036 | 2,935  | 255   | 149 | 122 | 107   | 94      | 58      | 53    | 41  | 35  | 13  |
| 70-79 | 1996 | 1,077  | 177   | 110 | 93  | 85    | 78      | 48      | 47    | 37  | 35  | 14  |
|       | 2006 | 1,113  | 187   | 117 | 99  | 90    | 83      | 51      | 50    | 40  | 37  | 15  |
|       | 2016 | 1,309  | 219   | 136 | 116 | 106   | 97      | 60      | 58    | 46  | 42  | 16  |
|       | 2026 | 1,581  | 273   | 171 | 146 | 133   | 122     | 75      | 73    | 58  | 53  | 21  |
|       | 2036 | 1,943  | 327   | 205 | 175 | 159   | 144     | 89      | 85    | 67  | 61  | 24  |
| 80-89 | 1996 | 194    | 76    | 54  | 50  | 51    | 54      | 37      | 42    | 39  | 42  | 19  |
|       | 2006 | 227    | 90    | 64  | 60  | 61    | 64      | 44      | 49    | 45  | 48  | 21  |
|       | 2016 | 256    | 104   | 74  | 70  | 71    | 75      | 51      | 57    | 52  | 55  | 24  |
|       | 2026 | 325    | 132   | 95  | 90  | 91    | 95      | 65      | 72    | 65  | 68  | 29  |
|       | 2036 | 390    | 163   | 118 | 113 | 116   | 121     | 83      | 92    | 82  | 86  | 37  |
| 90+   | 1996 | 5      | 4     | 4   | 4   | 5     | 6       | 5       | 7     | 8   | 11  | 6   |
|       | 2006 | 8      | 7     | 6   | 7   | 8     | 10      | 9       | 11    | 13  | 17  | 9   |
|       | 2016 | 10     | 9     | 8   | 9   | 11    | 14      | 12      | 16    | 17  | 22  | 11  |
|       | 2026 | 13     | 11    | 11  | 12  | 15    | 19      | 16      | 21    | 23  | 28  | 14  |
|       | 2036 | 18     | 16    | 15  | 18  | 22    | 27      | 23      | 29    | 32  | 39  | 19  |
| All   | 1996 | 18,386 | 679   | 407 | 349 | 322   | 302     | 199     | 195   | 162 | 153 | 65  |
|       | 2006 | 19,060 | 751   | 453 | 389 | 359   | 337     | 222     | 218   | 181 | 172 | 73  |
|       | 2016 | 19,800 | 853   | 517 | 444 | 411   | 385     | 253     | 249   | 207 | 196 | 82  |
|       | 2026 | 19,893 | 961   | 589 | 508 | 471   | 444     | 291     | 288   | 240 | 229 | 96  |
|       | 2036 | 19,557 | 1,024 | 636 | 553 | 517   | 491     | 323     | 323   | 271 | 261 | 110 |

Table 28K(F). Number of females with disabilities (thousands), Model K

| Age   | Year | _       | OPCS Disability Category |     |     |     |     |     |     |     |     |     |  |  |
|-------|------|---------|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|--|
| Group |      | Able    | 1                        | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  |  |  |
| 20-59 | 1996 | 14,693  | 212                      | 154 | 151 | 138 | 142 | 104 | 86  | 55  | 45  | 22  |  |  |
|       | 2006 | 14,980  | 233                      | 170 | 166 | 150 | 155 | 112 | 92  | 59  | 47  | 23  |  |  |
|       | 2016 | 14,974  | 238                      | 174 | 169 | 153 | 157 | 114 | 93  | 59  | 48  | 24  |  |  |
|       | 2026 | 14,264  | 226                      | 165 | 161 | 145 | 149 | 108 | 88  | 56  | 45  | 22  |  |  |
|       | 2036 | _13,799 | 214                      | 156 | 153 | 138 | 142 | 103 | 84  | 53  | 43  | 21  |  |  |
| 60–69 | 1996 | 2,149   | 132                      | 99  | 94  | 82  | 86  | 60  | 51  | 29  | 25  | 15  |  |  |
|       | 2006 | 2,323   | 141                      | 106 | 100 | 87  | 92  | 64  | 54  | 31  | 27  | 15  |  |  |
|       | 2016 | 2,760   | 172                      | 129 | 123 | 107 | 112 | 78  | 66  | 37  | 32  | 18  |  |  |
|       | 2026 | 3,180   | 194                      | 146 | 139 | 121 | 126 | 87  | 73  | 41  | 35  | 20  |  |  |
|       | 2036 | 2,920   | 184                      | 139 | 132 | 115 | 120 | 83  | 69  | 39  | 34  | 19  |  |  |
| 70-79 | 1996 | 1,405   | 169                      | 132 | 131 | 120 | 136 | 102 | 95  | 58  | 55  | 34  |  |  |
|       | 2006 | 1,322   | 162                      | 126 | 126 | 116 | 131 | 98  | 90  | 55  | 51  | 32  |  |  |
|       | 2016 | 1,490   | 181                      | 142 | 142 | 130 | 147 | 108 | 99  | 59  | 55  | 34  |  |  |
|       | 2026 | 1,767   | 221                      | 174 | 175 | 161 | 181 | 134 | 122 | 73  | 68  | 42  |  |  |
|       | 2036 | 2,081   | 256                      | 202 | 203 | 185 | 207 | 152 | 137 | 81  | 75  | 45  |  |  |
| 80-89 | 1996 | 440     | 101                      | 84  | 91  | 91  | 119 | 104 | 113 | 79  | 87  | 62  |  |  |
|       | 2006 | 446     | 103                      | 87  | 95  | 95  | 123 | 106 | 113 | 78  | 83  | 58  |  |  |
|       | 2016 | 442     | 104                      | 89  | 97  | 98  | 126 | 108 | 114 | 78  | 82  | 57  |  |  |
|       | 2026 | 534     | 126                      | 109 | 119 | 121 | 154 | 130 | 136 | 92  | 95  | 65  |  |  |
|       | 2036 | 626     | 153                      | 133 | 147 | 150 | 192 | 162 | 167 | 113 | 116 | 78  |  |  |
| 90+   | 1996 | 31      | 12                       | 11  | 13  | 15  | 23  | 25  | 34  | 31  | 41  | 36  |  |  |
|       | 2006 | 35      | 14                       | 13  | 16  | 19  | 29  | 32  | 44  | 39  | 53  | 46  |  |  |
|       | 2016 | 38      | 16                       | 15  | 19  | 22  | 34  | 37  | 49  | 43  | 56  | 47  |  |  |
|       | 2026 | 42      | 18                       | 18  | 22  | 26  | 41  | 44  | 57  | 49  | 63  | 51  |  |  |
|       | 2036 | 55      | 24                       | 24  | 31  | 37  | 57  | 60  | 77  | 65  | 81  | 65  |  |  |
| All   | 1996 | 18,718  | 625                      | 479 | 480 | 445 | 507 | 394 | 378 | 252 | 253 | 169 |  |  |
|       | 2006 | 19,105  | 652                      | 503 | 504 | 467 | 530 | 412 | 393 | 261 | 261 | 175 |  |  |
|       | 2016 | 19,703  | 710                      | 549 | 550 | 510 | 577 | 445 | 421 | 277 | 274 | 180 |  |  |
|       | 2026 | 19,788  | 785                      | 612 | 616 | 574 | 651 | 503 | 476 | 311 | 306 | 200 |  |  |
|       | 2036 | 19,481  | 831                      | 655 | 666 | 626 | 718 | 559 | 535 | 351 | 349 | 229 |  |  |

Table 28L(M). Number of males with disabilities (thousands), Model  $\boldsymbol{L}$ 

| Age   | Year         | OPCS Disability Category |     |     |     |     |     |     |     |     |     |    |  |
|-------|--------------|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|--|
| Group |              | Able                     | 1   | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10 |  |
| 20-59 | 1996         | 15,132                   | 252 | 141 | 120 | 111 | 101 | 70  | 63  | 49  | 41  | 17 |  |
|       | 2006         | 15,533                   | 274 | 155 | 132 | 120 | 109 | 75  | 67  | 52  | 42  | 18 |  |
|       | 2016         | 15,625                   | 279 | 158 | 134 | 122 | 110 | 75  | 67  | 52  | 42  | 18 |  |
|       | 2026         | 14,884                   | 259 | 147 | 125 | 113 | 103 | 70  | 62  | 48  | 39  | 17 |  |
|       | 2036         | 14,360                   | 238 | 135 | 115 | 105 | 95  | 65  | 58  | 44  | 36  | 15 |  |
| 60-69 | 1996         | 1,994                    | 165 | 96  | 79  | 69  | 61  | 38  | 35  | 27  | 23  | 9  |  |
|       | 2006         | 2,235                    | 177 | 104 | 85  | 74  | 65  | 40  | 37  | 28  | 24  | 9  |  |
|       | 2016         | 2,712                    | 213 | 125 | 102 | 89  | 78  | 48  | 44  | 33  | 29  | 11 |  |
|       | 2026         | 3,260                    | 240 | 140 | 115 | 100 | 87  | 53  | 49  | 37  | 32  | 12 |  |
|       | <u>2</u> 036 | 3,054                    | 225 | 132 | 107 | 93  | 81  | 49  | 45  | 34  | 29  | 11 |  |
| 70–79 | 1996         | 1,087                    | 175 | 109 | 92  | 84  | 77  | 47  | 46  | 36  | 33  | 13 |  |
|       | 2006         | 1,143                    | 183 | 114 | 97  | 88  | 80  | 49  | 47  | 37  | 34  | 13 |  |
|       | 2016         | 1,367                    | 209 | 130 | 110 | 100 | 90  | 55  | 52  | 41  | 37  | 14 |  |
|       | 2026         | 1,687                    | 256 | 159 | 135 | 122 | 109 | 66  | 63  | 49  | 44  | 17 |  |
|       | 2036         | 2,100                    | 301 | 186 | 157 | 141 | 125 | 76  | 71  | 55  | 48  | 18 |  |
| 80-89 | 1996         | 199                      | 76  | 54  | 50  | 51  | 53  | 37  | 41  | 38  | 41  | 18 |  |
|       | 2006         | 244                      | 91  | 64  | 59  | 60  | 62  | 42  | 46  | 42  | 44  | 19 |  |
|       | 2016         | 290                      | 104 | 73  | 68  | 68  | 70  | 47  | 52  | 46  | 48  | 21 |  |
|       | 2026         | 388                      | 133 | 93  | 86  | 85  | 87  | 58  | 62  | 55  | 56  | 24 |  |
|       | 2036         | 490                      | 165 | 115 | 107 | 106 | 107 | 71  | 76  | 66  | 68  | 29 |  |
| 90+   | 1996         | 6                        | 4   | 4   | 4   | 5   | 6   | 5   | 7   | 8   | 10  | 5  |  |
|       | 2006         | 9                        | 7   | 6   | 7   | 8   | 10  | 8   | 11  | 13  | 16  | 8  |  |
|       | 2016         | 13                       | 10  | 9   | 10  | 12  | 14  | 12  | 15  | 16  | 20  | 10 |  |
|       | 2026         | 18                       | 13  | 12  | 13  | 16  | 19  | 15  | 20  | 21  | 25  | 12 |  |
|       | 2036         | 27                       | 20  | 17  | 19  | 23  | 27  | 21  | 27  | 28  | 33  | 16 |  |
| All   | 1996         | 18,418                   | 674 | 404 | 346 | 320 | 299 | 197 | 192 | 158 | 149 | 63 |  |
|       | 2006         | 19,164                   | 732 | 442 | 379 | 349 | 326 | 214 | 208 | 171 | 161 | 68 |  |
|       | 2016         | 20,007                   | 815 | 495 | 424 | 390 | 362 | 237 | 230 | 188 | 176 | 74 |  |
|       | 2026         | 20,237                   | 901 | 551 | 474 | 436 | 405 | 262 | 255 | 209 | 196 | 82 |  |
|       | 2036         | 20,031                   | 948 | 586 | 506 | 468 | 436 | 283 | 276 | 227 | 214 | 89 |  |

Table 28L(F). Number of females with disabilities (thousands), Model L

| Age   | Year |        |     |     | C   | PCS I | Disabil | ity Cat | egory |     |     |     |
|-------|------|--------|-----|-----|-----|-------|---------|---------|-------|-----|-----|-----|
| Group |      | Able   | 1   | 2   | 3   | 4     | 5       | 6       | 7     | 8   | 9   | 10  |
| 20-59 | 1996 | 14,701 | 210 | 153 | 150 | 137   | 141     | 103     | 85    | 55  | 44  | 22  |
|       | 2006 | 15,010 | 227 | 166 | 162 | 147   | 151     | 109     | 89    | 57  | 46  | 22  |
|       | 2016 | 15,027 | 228 | 167 | 163 | 148   | 151     | 109     | 88    | 56  | 45  | 22  |
|       | 2026 | 14,335 | 212 | 155 | 152 | 138   | 140     | 101     | 82    | 52  | 42  | 20  |
|       | 2036 | 13,885 | 197 | 145 | 142 | 129   | 131     | 94      | 76    | 49  | 39  | 19  |
| 6069  | 1996 | 2,157  | 131 | 98  | 93  | 81    | 85      | 59      | 50    | 29  | 25  | 14  |
|       | 2006 | 2,349  | 137 | 103 | 98  | 85    | 88      | 61      | 51    | 29  | 25  | 14  |
|       | 2016 | 2,816  | 163 | 123 | 117 | 101   | 104     | 72      | 60    | 34  | 29  | 16  |
|       | 2026 | 3,271  | 179 | 135 | 128 | 111   | 113     | 78      | 64    | 36  | 31  | 17  |
|       | 2036 | 3,032  | 166 | 125 | 119 | 103   | 105     | 71      | 59    | 33  | 28  | 16  |
| 70-79 | 1996 | 1,417  | 168 | 131 | 130 | 119   | 135     | 100     | 93    | 56  | 53  | 33  |
|       | 2006 | 1,356  | 159 | 124 | 124 | 113   | 127     | 94      | 85    | 51  | 48  | 30  |
|       | 2016 | 1,557  | 175 | 137 | 136 | 124   | 137     | 100     | 90    | 53  | 49  | 30  |
|       | 2026 | 1,885  | 210 | 165 | 164 | 149   | 164     | 119     | 106   | 63  | 57  | 35  |
|       | 2036 | 2,259  | 238 | 187 | 184 | 167   | 182     | 130     | 114   | 67  | 61  | 37  |
| 80-89 | 1996 | 448    | 101 | 85  | 91  | 91    | 119     | 103     | 111   | 78  | 84  | 60  |
|       | 2006 | 470    | 104 | 88  | 95  | 95    | 121     | 102     | 108   | 74  | 78  | 54  |
|       | 2016 | 485    | 105 | 90  | 97  | 97    | 122     | 102     | 105   | 71  | 73  | 50  |
|       | 2026 | 610    | 128 | 109 | 118 | 117   | 145     | 119     | 121   | 80  | 81  | 54  |
|       | 2036 | 746    | 155 | 133 | 144 | 144   | 177     | 143     | 143   | 94  | 94  | 63  |
| 90+   | 1996 | 32     | 12  | 11  | 13  | 15    | 23      | 25      | 34    | 30  | 41  | 35  |
|       | 2006 | 38     | 15  | 14  | 17  | 19    | 30      | 32      | 43    | 38  | 50  | 43  |
|       | 2016 | 45     | 17  | 17  | 20  | 23    | 35      | 37      | 47    | 40  | 51  | 42  |
|       | 2026 | 54     | 21  | 20  | 25  | 28    | 42      | 43      | 54    | 45  | 55  | 43  |
|       | 2036 | 78     | 29  | 28  | 35  | 40    | 59      | 59      | 71    | 57  | 68  | 53  |
| All   | 1996 | 18,755 | 622 | 478 | 478 | 443   | 503     | 390     | 373   | 248 | 247 | 164 |
|       | 2006 | 19,223 | 641 | 495 | 495 | 459   | 517     | 398     | 376   | 249 | 246 | 162 |
|       | 2016 | 19,930 | 688 | 533 | 532 | 493   | 549     | 419     | 390   | 254 | 247 | 160 |
|       | 2026 | 20,156 | 749 | 585 | 586 | 543   | 606     | 460     | 427   | 275 | 266 | 170 |
|       | 2036 | 20,000 | 785 | 619 | 624 | 582   | 653     | 497     | 464   | 299 | 290 | 186 |

Table 28M(M). Number of males with disabilities (thousands), Model M

| Age   | Year | _      |     |     |     | PCS I | Disabili | ity Cat | egory |     |     |    |
|-------|------|--------|-----|-----|-----|-------|----------|---------|-------|-----|-----|----|
| Group |      | Able   | 1   | 2   | 3   | 4     | 5        | 6       | 7     | 8   | 9   | 10 |
| 20-59 | 1996 | 15,141 | 249 | 140 | 119 | 110   | 100      | 69      | 62    | 48  | 40  | 17 |
|       | 2006 | 15,562 | 266 | 151 | 128 | 117   | 106      | 73      | 65    | 50  | 41  | 17 |
|       | 2016 | 15,675 | 264 | 151 | 128 | 116   | 105      | 72      | 64    | 49  | 40  | 17 |
|       | 2026 | 14,948 | 241 | 138 | 117 | 107   | 96       | 66      | 58    | 44  | 36  | 15 |
|       | 2036 | 14,432 | 217 | 125 | 106 | 97    | 88       | 60      | 53    | 40  | 33  | 14 |
| 60–69 | 1996 | 2,002  | 163 | 95  | 78  | 68    | 60       | 37      | 34    | 26  | 23  | 9  |
|       | 2006 | 2,261  | 171 | 100 | 82  | 71    | 62       | 38      | 35    | 27  | 23  | 9  |
|       | 2016 | 2,767  | 200 | 117 | 96  | 83    | 72       | 44      | 40    | 30  | 26  | 10 |
|       | 2026 | 3,350  | 217 | 127 | 104 | 90    | 77       | 47      | 42    | 32  | 27  | 10 |
|       | 2036 | 3,163  | 197 | 116 | 94  | 81    | 70       | 42      | 38    | 28  | 24  | 9  |
| 70-79 | 1996 | 1,097  | 174 | 108 | 92  | 83    | 76       | 47      | 45    | 35  | 32  | 13 |
|       | 2006 | 1,170  | 178 | 111 | 94  | 85    | 76       | 47      | 44    | 35  | 31  | 12 |
|       | 2016 | 1,416  | 201 | 124 | 105 | 94    | 84       | 51      | 47    | 37  | 33  | 12 |
|       | 2026 | 1,775  | 240 | 149 | 125 | 112   | 99       | 59      | 55    | 42  | 37  | 14 |
|       | 2036 | 2,226  | 276 | 169 | 142 | 126   | 110      | 66      | 61    | 46  | 41  | 15 |
| 80-89 | 1996 | 203    | 77  | 54  | 50  | 51    | 53       | 36      | 41    | 37  | 40  | 18 |
|       | 2006 | 262    | 91  | 63  | 58  | 58    | 59       | 40      | 44    | 39  | 41  | 18 |
|       | 2016 | 326    | 104 | 72  | 66  | 65    | 66       | 43      | 47    | 41  | 42  | 18 |
|       | 2026 | 453    | 130 | 89  | 81  | 79    | 78       | 51      | 53    | 46  | 46  | 19 |
|       | 2036 | 596    | 160 | 109 | 99  | 95    | 93       | 60      | 62    | 52  | 52  | 22 |
| 90+   | 1996 | 6      | 5   | 4   | 4   | 5     | 6        | 5       | 7     | 8   | 10  | 5  |
|       | 2006 | 10     | 7   | 7   | 7   | 8     | 10       | 8       | 11    | 12  | 15  | 8  |
|       | 2016 | 15     | 11  | 9   | 10  | 12    | 14       | 11      | 14    | 15  | 18  | 9  |
|       | 2026 | 23     | 15  | 13  | 14  | 16    | 19       | 15      | 18    | 19  | 22  | 11 |
|       | 2036 | 38     | 23  | 19  | 20  | 23    | 26       | 20      | 24    | 24  | 27  | 13 |
| All   | 1996 | 18,449 | 668 | 401 | 344 | 317   | 296      | 195     | 189   | 155 | 146 | 61 |
|       | 2006 | 19,264 | 713 | 432 | 370 | 340   | 315      | 206     | 199   | 162 | 151 | 63 |
|       | 2016 | 20,200 | 779 | 474 | 405 | 371   | 341      | 221     | 212   | 172 | 158 | 66 |
|       | 2026 | 20,550 | 844 | 516 | 442 | 403   | 369      | 237     | 226   | 183 | 168 | 69 |
|       | 2036 | 20,456 | 874 | 538 | 462 | 422   | 387      | 247     | 237   | 191 | 177 | 73 |

Table 28M(F). Number of females with disabilities (thousands), Model M

| Age   | Year |        |     |     | C   | PCS I | Disabil | ity Cat | egory      |     |     |     |
|-------|------|--------|-----|-----|-----|-------|---------|---------|------------|-----|-----|-----|
| Group |      | Able   | 1   | 2   | 3   | 4     | 5       | 6       | 7          | 8   | 9   | 10  |
| 20-59 | 1996 | 14,709 | 208 | 152 | 149 | 136   | 140     | 102     | 84         | 54  | 44  | 21  |
|       | 2006 | 15,037 | 222 | 163 | 159 | 144   | 147     | 107     | 87         | 56  | 44  | 22  |
|       | 2016 | 15,075 | 219 | 161 | 157 | 142   | 145     | 104     | 84         | 54  | 43  | 21  |
|       | 2026 | 14,398 | 200 | 147 | 144 | 131   | 132     | 95      | 77         | 49  | 39  | 19  |
|       | 2036 | 13,956 | 183 | 135 | 133 | 121   | 122     | 88      | 70         | 45  | 36  | 17  |
| 60–69 | 1996 | 2,165  | 129 | 97  | 92  | 80    | 84      | 59      | 49         | 28  | 24  | 14  |
|       | 2006 | 2,374  | 133 | 100 | 95  | 82    | 85      | 58      | 48         | 27  | 23  | 13  |
|       | 2016 | 2,868  | 154 | 117 | 110 | 96    | 97      | 66      | 55         | 31  | 26  | 15  |
|       | 2026 | 3,352  | 165 | 125 | 118 | 102   | 102     | 69      | 56         | 31  | 26  | 15  |
|       | 2036 | 3,129  | 149 | 113 | 106 | 92    | 92      | 61      | 50         | 28  | 23  | 13  |
| 70–79 | 1996 | 1,429  | 167 | 130 | 129 | 118   | 133     | 99      | 91         | 55  | 52  | 32  |
|       | 2006 | 1,389  | 156 | 122 | 121 | 110   | 122     | 89      | <b>8</b> 1 | 48  | 45  | 27  |
|       | 2016 | 1,621  | 168 | 132 | 130 | 118   | 128     | 92      | 81         | 48  | 44  | 27  |
|       | 2026 | 1,995  | 198 | 155 | 153 | 137   | 148     | 105     | 92         | 54  | 49  | 29  |
| ***   | 2036 | 2,419  | 219 | 171 | 167 | 149   | 159     | 111     | 96         | 55  | 49  | 30  |
| 80-89 | 1996 | 455    | 101 | 85  | 92  | 92    | 118     | 102     | 109        | 76  | 82  | 58  |
|       | 2006 | 494    | 104 | 88  | 95  | 94    | 118     | 99      | 102        | 69  | 72  | 49  |
|       | 2016 | 528    | 106 | 90  | 96  | 95    | 117     | 95      | 96         | 64  | 65  | 44  |
|       | 2026 | 685    | 128 | 108 | 115 | 113   | 136     | 108     | 106        | 69  | 69  | 45  |
|       | 2036 | 867    | 154 | 131 | 138 | 135   | 160     | 126     | 122        | 78  | 77  | 50  |
| 90+   | 1996 | 33     | 13  | 11  | 14  | 15    | 24      | 25      | 34         | 30  | 40  | 34  |
|       | 2006 | 42     | 16  | 15  | 18  | 20    | 31      | 32      | 42         | 36  | 47  | 40  |
|       | 2016 | 53     | 19  | 18  | 22  | 25    | 36      | 36      | 45         | 37  | 46  | 37  |
|       | 2026 | 69     | 23  | 22  | 27  | 30    | 43      | 42      | 50         | 40  | 47  | 37  |
|       | 2036 | 104    | 34  | 32  | 38  | 42    | 59      | 56      | 65         | 49  | 57  | 42  |
| All   | 1996 | 18,791 | 619 | 476 | 476 | 442   | 499     | 386     | 367        | 244 | 242 | 160 |
|       | 2006 | 19,336 | 630 | 488 | 487 | 452   | 504     | 386     | 360        | 237 | 232 | 151 |
|       | 2016 | 20,144 | 666 | 517 | 515 | 475   | 523     | 394     | 362        | 233 | 224 | 142 |
|       | 2026 | 20,498 | 714 | 558 | 556 | 513   | 562     | 420     | 382        | 243 | 231 | 145 |
|       | 2036 | 20,475 | 739 | 582 | 582 | 539   | 591     | 441     | 402        | 255 | 242 | 152 |

Table 28N(M). Number of males with disabilities (thousands), Model N

| Age   | Year |        |     |     | C   | PCS I | Disabili | ity Cat | egory |     |     |      |
|-------|------|--------|-----|-----|-----|-------|----------|---------|-------|-----|-----|------|
| Group |      | Able   | 1   | 2   | 3   | 4     | 5        | 6       | 7     | 8   | 9   | 10   |
| 20-59 | 1996 | 15,158 | 244 | 138 | 118 | 108   | 99       | 68      | 61    | 47  | 39  | 17   |
|       | 2006 | 15,614 | 251 | 144 | 123 | 112   | 101      | 69      | 61    | 47  | 38  | 16   |
|       | 2016 | 15,760 | 240 | 138 | 118 | 108   | 97       | 66      | 58    | 44  | 35  | 15   |
|       | 2026 | 15,050 | 212 | 123 | 105 | 96    | 86       | 59      | 51    | 39  | 31  | 14   |
|       | 2036 | 14,539 | 187 | 109 | 94  | 86    | 77       | 53      | 46    | 35  | 28  | _12_ |
| 60–69 | 1996 | 2,017  | 160 | 94  | 77  | 67    | 59       | 36      | 33    | 25  | 22  | 8    |
|       | 2006 | 2,310  | 158 | 93  | 76  | 66    | 57       | 35      | 31    | 24  | 20  | 7    |
|       | 2016 | 2,867  | 174 | 103 | 84  | 72    | 62       | 37      | 33    | 24  | 21  | 8    |
|       | 2026 | 3,500  | 178 | 105 | 86  | 73    | 62       | 37      | 32    | 24  | 20  | 7    |
|       | 2036 | 3,334  | 152 | 90  | 73  | 62    | 52       | 31      | 26    | 19  | 16  | 6    |
| 70–79 | 1996 | 1,114  | 171 | 106 | 90  | 82    | 74       | 45      | 43    | 34  | 30  | 12   |
|       | 2006 | 1,214  | 170 | 106 | 90  | 80    | 71       | 43      | 40    | 31  | 27  | 10   |
|       | 2016 | 1,500  | 184 | 114 | 95  | 85    | 74       | 44      | 40    | 31  | 27  | 10   |
|       | 2026 | 1,917  | 211 | 129 | 108 | 95    | 82       | 49      | 44    | 34  | 29  | 11   |
|       | 2036 | 2,445  | 228 | 138 | 114 | 99    | 85       | 50      | 45    | 34  | 30  | 11   |
| 80-89 | 1996 | 213    | 77  | 54  | 50  | 50    | 52       | 35      | 39    | 35  | 38  | 16   |
|       | 2006 | 299    | 90  | 62  | 57  | 55    | 55       | 36      | 38    | 33  | 34  | 14   |
|       | 2016 | 399    | 100 | 68  | 61  | 58    | 56       | 36      | 37    | 31  | 31  | 13   |
|       | 2026 | 580    | 120 | 80  | 71  | 66    | 61       | 38      | 37    | 30  | 29  | 12   |
|       | 2036 | 786    | 142 | 94  | 82  | 75    | 68       | 41      | 40    | 32  | 30  | 12   |
| 90+   | 1996 | 6      | 5   | 4   | 5   | 5     | 7        | 5       | 7     | 8   | 10  | 5    |
|       | 2006 | 12     | 8   | 7   | 8   | 9     | 10       | 8       | 10    | 11  | 13  | 7    |
|       | 2016 | 22     | 13  | 10  | 11  | 12    | 14       | 10      | 13    | 13  | 15  | 7    |
|       | 2026 | 38     | 18  | 15  | 15  | 16    | 18       | 13      | 15    | 14  | 16  | 7    |
|       | 2036 | 68     | 27  | 21  | 20  | 21    | 23       | 16      | 18    | 17  | 18  | 8    |
| All   | 1996 | 18,507 | 657 | 396 | 339 | 312   | 290      | 190     | 183   | 150 | 139 | 58   |
|       | 2006 | 19,449 | 678 | 412 | 353 | 322   | 295      | 191     | 181   | 146 | 132 | 55   |
|       | 2016 | 20,548 | 711 | 434 | 370 | 335   | 302      | 194     | 180   | 143 | 128 | 53   |
|       | 2026 | 21,086 | 738 | 452 | 384 | 346   | 309      | 195     | 180   | 141 | 126 | 51   |
|       | 2036 | 21,172 | 735 | 451 | 383 | 344   | 305      | 191     | 175   | 137 | 122 | 49   |

Table 28N(F). Number of females with disabilities (thousands), Model N

| Age   | Year | _      |     |     | C   | PCS I | Disabili | ity Cat | egory |     |     |     |
|-------|------|--------|-----|-----|-----|-------|----------|---------|-------|-----|-----|-----|
| Group |      | Able   | 1   | 2   | 3   | 4     | 5        | 6       | 7     | 8   | 9   | 10  |
| 20-59 | 1996 | 14,725 | 205 | 150 | 147 | 135   | 138      | 101     | 82    | 54  | 43  | 21  |
|       | 2006 | 15,087 | 212 | 157 | 153 | 139   | 141      | 102     | 82    | 53  | 42  | 20  |
|       | 2016 | 15,158 | 202 | 150 | 147 | 134   | 134      | 96      | 77    | 49  | 39  | 19  |
|       | 2026 | 14,499 | 180 | 134 | 131 | 120   | 120      | 85      | 68    | 44  | 34  | 16  |
|       | 2036 | 14,066 | 161 | 120 | 118 | 109   | 108      | 77      | 61    | 40  | 31  | 14  |
| 60–69 | 1996 | 2,180  | 127 | 96  | 91  | 79    | 82       | 57      | 47    | 27  | 23  | 13  |
|       | 2006 | 2,420  | 125 | 95  | 90  | 78    | 79       | 53      | 43    | 24  | 20  | 11  |
|       | 2016 | 2,959  | 139 | 106 | 99  | 86    | 85       | 57      | 46    | 25  | 21  | 12  |
|       | 2026 | 3,486  | 142 | 108 | 101 | 87    | 84       | 56      | 44    | 24  | 20  | 11  |
|       | 2036 | 3,282  | 122 | 93  | 87  | 74    | 71       | 46      | 36    | 20  | 16  | 9   |
| 70-79 | 1996 | 1,451  | 165 | 129 | 128 | 117   | 130      | 96      | 87    | 53  | 49  | 30  |
|       | 2006 | 1,451  | 150 | 117 | 116 | 105   | 114      | 82      | 72    | 42  | 39  | 23  |
|       | 2016 | 1,736  | 155 | 122 | 118 | 106   | 112      | 78      | 67    | 39  | 35  | 21  |
|       | 2026 | 2,187  | 174 | 136 | 132 | 117   | 121      | 83      | 70    | 40  | 36  | 21  |
|       | 2036 | 2,687  | 182 | 142 | 136 | 119   | 120      | 81      | 67    | 38  | 33  | 19  |
| 8089  | 1996 | 471    | 102 | 86  | 92  | 92    | 117      | 100     | 106   | 73  | 78  | 54  |
|       | 2006 | 541    | 105 | 89  | 94  | 93    | 113      | 92      | 93    | 61  | 63  | 42  |
|       | 2016 | 611    | 105 | 89  | 93  | 90    | 106      | 83      | 81    | 52  | 51  | 34  |
|       | 2026 | 831    | 124 | 103 | 106 | 102   | 116      | 88      | 82    | 51  | 49  | 32  |
|       | 2036 | 1,094  | 144 | 119 | 122 | 115   | 128      | 94      | 86    | 53  | 50  | 32  |
| 90+   | 1996 | 35     | 13  | 12  | 14  | 16    | 24       | 25      | 33    | 29  | 38  | 32  |
|       | 2006 | 51     | 18  | 16  | 19  | 22    | 32       | 32      | 40    | 34  | 42  | 34  |
|       | 2016 | 71     | 22  | 21  | 24  | 26    | 37       | 35      | 41    | 32  | 37  | 29  |
|       | 2026 | 101    | 28  | 26  | 29  | 32    | 42       | 38      | 42    | 31  | 35  | 26  |
|       | 2036 | 165    | 40  | 36  | 41  | 43    | 55       | 47      | 50    | 35  | 38  | 27  |
| All   | 1996 | 18,862 | 612 | 472 | 472 | 438   | 492      | 379     | 356   | 236 | 231 | 151 |
|       | 2006 | 19,549 | 609 | 474 | 472 | 437   | 479      | 361     | 331   | 215 | 205 | 131 |
|       | 2016 | 20,535 | 624 | 487 | 481 | 442   | 474      | 349     | 311   | 197 | 183 | 113 |
|       | 2026 | 21,103 | 647 | 507 | 499 | 456   | 483      | 350     | 306   | 191 | 174 | 106 |
|       | 2036 | 21,294 | 649 | 511 | 503 | 459   | 482      | 346     | 300   | 185 | 169 | 102 |

Table 28Q(M). Number of males with disabilities (thousands), Model Q

| Age   | Year | _      |     |     | C   | PCS I | Disabil | ity Cat | egory |     |     |     |
|-------|------|--------|-----|-----|-----|-------|---------|---------|-------|-----|-----|-----|
| Group |      | Able   | 1   | 2   | 3   | 4     | 5       | 6       | 7     | 8   | 9   | 10  |
| 20-59 | 1996 | 15,132 | 250 | 141 | 120 | 110   | 101     | 70      | 64    | 50  | 42  | 18  |
|       | 2006 | 15,537 | 269 | 153 | 129 | 118   | 108     | 76      | 69    | 55  | 45  | 19  |
|       | 2016 | 15,636 | 269 | 153 | 129 | 118   | 108     | 77      | 70    | 55  | 46  | 19  |
|       | 2026 | 14,907 | 246 | 140 | 119 | 109   | 99      | 71      | 65    | 52  | 42  | 18  |
|       | 2036 | 14,395 | 221 | 126 | 107 | 99    | 91      | 65      | 59    | 47  | 39  | 16  |
| 6069  | 1996 | 1,989  | 164 | 96  | 78  | 68    | 61      | 39      | 37    | 29  | 26  | 10  |
|       | 2006 | 2,220  | 173 | 101 | 83  | 73    | 66      | 44      | 43    | 34  | 30  | 11  |
|       | 2016 | 2,688  | 206 | 120 | 99  | 87    | 79      | 55      | 54    | 44  | 38  | 14  |
|       | 2026 | 3,232  | 230 | 134 | 110 | 97    | 88      | 62      | 62    | 50  | 43  | 16  |
|       | 2036 | 3,032  | 213 | 124 | 102 | 90    | 82      | 59      | 58    | 47  | 41  | 15  |
| 70-79 | 1996 | 1,081  | 174 | 108 | 91  | 83    | 76      | 49      | 48    | 39  | 37  | 15  |
|       | 2006 | 1,124  | 177 | 110 | 93  | 85    | 80      | 54      | 55    | 46  | 42  | 17  |
|       | 2016 | 1,334  | 198 | 123 | 104 | 96    | 91      | 65      | 66    | 56  | 51  | 20  |
|       | 2026 | 1,641  | 239 | 148 | 126 | 116   | 111     | 81      | 83    | 71  | 65  | 26  |
|       | 2036 | 2,053  | 277 | 170 | 145 | 133   | 127     | 94      | 96    | 81  | 73  | 29  |
| 80–89 | 1996 | 196    | 75  | 52  | 49  | 49    | 52      | 37      | 43    | 41  | 45  | 20  |
|       | 2006 | 236    | 86  | 60  | 56  | 56    | 59      | 44      | 51    | 48  | 53  | 24  |
|       | 2016 | 273    | 95  | 66  | 61  | 62    | 67      | 52      | 61    | 59  | 64  | 29  |
|       | 2026 | 358    | 118 | 81  | 75  | 76    | 82      | 66      | 77    | 75  | 81  | 37  |
|       | 2036 | 449    | 145 | 99  | 92  | 93    | 101     | 83      | 97    | 94  | 102 | 46  |
| 90+   | 1996 | 6      | 4   | 4   | 4   | 5     | 6       | 5       | 7     | 8   | 11  | 6   |
|       | 2006 | 8      | 6   | 5   | 6   | 7     | 9       | 8       | 11    | 14  | 18  | 10  |
|       | 2016 | 12     | 8   | 7   | 8   | 9     | 12      | 11      | 15    | 19  | 25  | 14  |
|       | 2026 | 16     | 11  | 9   | 10  | 12    | 15      | 15      | 20    | 25  | 33  | 18  |
|       | 2036 | 25     | 16  | 13  | 14  | 17    | 21      | 20      | 28    | 34  | 44  | 24  |
| All   | 1996 | 18,403 | 667 | 400 | 342 | 316   | 297     | 201     | 199   | 168 | 160 | 68  |
|       | 2006 | 19,125 | 711 | 429 | 367 | 339   | 321     | 227     | 229   | 197 | 188 | 81  |
|       | 2016 | 19,943 | 777 | 469 | 401 | 372   | 356     | 260     | 267   | 233 | 224 | 97  |
|       | 2026 | 20,154 | 844 | 512 | 439 | 409   | 396     | 295     | 308   | 273 | 265 | 115 |
|       | 2036 | 19,954 | 872 | 533 | 460 | 431   | 422     | 320     | 338   | 304 | 299 | 130 |

Table 28Q(F). Number of females with disabilities (thousands), Model Q

| Age   | Year |        | OPCS Disability Category |     |     |     |     |     |     |     |     |     |  |  |
|-------|------|--------|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|--|
| Group |      | Able   | 1                        | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  |  |  |
| 20-59 | 1996 | 14,702 | 209                      | 152 | 149 | 136 | 141 | 103 | 86  | 56  | 45  | 22  |  |  |
|       | 2006 | 15,017 | 222                      | 163 | 159 | 145 | 149 | 110 | 91  | 59  | 48  | 24  |  |  |
|       | 2016 | 15,047 | 220                      | 161 | 157 | 143 | 147 | 109 | 90  | 59  | 47  | 23  |  |  |
|       | 2026 | 14,368 | 200                      | 147 | 144 | 131 | 135 | 100 | 83  | 55  | 44  | 22  |  |  |
|       | 2036 | 13,930 | 183                      | 135 | 132 | 121 | 124 | 93  | 77  | 51  | 41  | 20  |  |  |
| 60-69 | 1996 | 2,153  | 130                      | 97  | 92  | 81  | 85  | 60  | 52  | 30  | 26  | 15  |  |  |
|       | 2006 | 2,335  | 134                      | 100 | 95  | 83  | 88  | 65  | 57  | 34  | 30  | 17  |  |  |
|       | 2016 | 2,795  | 157                      | 118 | 112 | 98  | 104 | 79  | 69  | 42  | 37  | 21  |  |  |
|       | 2026 | 3,248  | 171                      | 128 | 122 | 106 | 113 | 87  | 76  | 48  | 41  | 23  |  |  |
|       | 2036 | 3,014  | 156                      | 117 | 111 | 97  | 103 | 80  | 71  | 45  | 39  | 22  |  |  |
| 70-79 | 1996 | 1,415  | 167                      | 130 | 129 | 117 | 134 | 101 | 95  | 58  | 56  | 35  |  |  |
|       | 2006 | 1,342  | 154                      | 120 | 119 | 109 | 125 | 98  | 93  | 59  | 56  | 35  |  |  |
|       | 2016 | 1,524  | 165                      | 129 | 127 | 117 | 135 | 110 | 105 | 69  | 66  | 41  |  |  |
|       | 2026 | 1,841  | 195                      | 152 | 151 | 139 | 161 | 133 | 128 | 85  | 81  | 50  |  |  |
|       | 2036 | 2,209  | 219                      | 170 | 168 | 154 | 178 | 148 | 142 | 94  | 89  | 55  |  |  |
| 80-89 | 1996 | 444    | 99                       | 82  | 88  | 88  | 115 | 102 | 113 | 82  | 91  | 66  |  |  |
|       | 2006 | 461    | 99                       | 82  | 88  | 87  | 114 | 103 | 113 | 82  | 91  | 65  |  |  |
|       | 2016 | 465    | 96                       | 80  | 85  | 85  | 111 | 105 | 116 | 87  | 97  | 69  |  |  |
|       | 2026 | 573    | 112                      | 93  | 99  | 99  | 130 | 125 | 140 | 107 | 119 | 85  |  |  |
|       | 2036 | 701    | 133                      | 110 | 117 | 118 | 155 | 152 | 170 | 131 | 145 | 103 |  |  |
| 90+   | 1996 | 31     | 12                       | 10  | 12  | 14  | 21  | 24  | 34  | 31  | 44  | 39  |  |  |
|       | 2006 | 36     | 13                       | 12  | 14  | 16  | 25  | 29  | 42  | 40  | 58  | 54  |  |  |
|       | 2016 | 41     | 15                       | 13  | 15  | 17  | 27  | 33  | 46  | 45  | 64  | 59  |  |  |
|       | 2026 | 48     | 16                       | 15  | 17  | 19  | 31  | 37  | 53  | 52  | 74  | 68  |  |  |
|       | 2036 | 70     | 23                       | 20  | 24  | 26  | 42  | 50  | 70  | 69  | 97  | 88  |  |  |
| All   | 1996 | 18,744 | 616                      | 472 | 471 | 436 | 495 | 392 | 379 | 257 | 262 | 178 |  |  |
|       | 2006 | 19,191 | 622                      | 478 | 476 | 440 | 500 | 405 | 396 | 275 | 283 | 196 |  |  |
|       | 2016 | 19,872 | 652                      | 501 | 497 | 460 | 525 | 435 | 427 | 302 | 311 | 214 |  |  |
|       | 2026 | 20,079 | 694                      | 535 | 532 | 495 | 569 | 482 | 481 | 347 | 360 | 248 |  |  |
|       | 2036 | 19,924 | 713                      | 552 | 552 | 517 | 602 | 522 | 530 | 390 | 411 | 287 |  |  |

The number of healthy people in each of the models shows a very similar pattern to the number of people in total shown in Table 27. The number of able people aged 20 to 59 peaks in 2016 in all of the projections except for models A and K for females in which the peak occurs in 2006. The healthy population of people aged 60 to 69 peaks around 2026 in all models and for older ages the healthy population continues to rise up to the year 2036. The number of healthy adults generally peaks in 2026 rather than 2036 (the year with the largest total population). The only models in which the number of healthy adults is largest in 2036 are those with the strongest trends, i.e. models D and N.

The model with the greatest number of healthy people in 2036 is D (the number is only slightly lower in model N). This is true for both sexes and all age groups. The model with the fewest healthy people is K (although the numbers in model A are similar). By 2036 the difference between the number of healthy adults in models D and K is around one and a half million males and two million females. These differences amount to somewhat less than 10% of the healthy adult population. The relative differences are much greater for elderly people. The number of healthy males aged over 90 ranges from 18,000 in model K to 69,000 in model D. The corresponding figures for females over 90 are 55,000 and 169,000.

The number of healthy adults under 60 is projected to fall between now and 2036 in all of the models and the number of healthy adults over 60 is projected to rise by 2036 in all of the models.

The models A, B, C and D differ from each other only in the changes in the probability of deterioration. Model A has no change in the probability over time and model D has the strongest trend. It is because people are less likely to deteriorate in model D that the number of healthy people is highest in that model.

Models K, L, M and N (respectively) differ from models A, B, C and D (respectively) in that they include a trend that reduces the extra likelihood of deterioration from disabled states. This trend only has a very minor effect on the number of healthy people.

In terms of the probability of deterioration, model Q has a trend similar to models C and M at ages up to 60 and has a weaker trend at higher ages (see table 23). In addition it includes a trend that leads to a higher mortality rate for healthy people than is present in the other models. This is why the number of healthy people at high ages in model Q is lower than it is in models B or L, which have weaker deterioration trends.

The patterns shown by the projected population with category 10 disabilities is complex. A rough summary for the total number of adults with category 10 disabilities is that this number is projected to increase between 1996 and 2036 except in the models incorporating the strongest trends. The number decreases in models D and N for both males and females and also for females in model M.

The relative number of category 10 disabilities in each of the age groups in models A, B, C and D is as expected, being highest in model A and lowest in model D. Likewise, models K, L, M and N have fewer people with category 10 disabilities than have models A, B, C and D, respectively. The differences between the two sets of models (i.e. the set K to N and the set A to D) in terms of the number of disabled people are greatest for the old age groups. Model Q has a similar projected number of people with category 10 disabilities as the no trend model, A, has.

The projected number of males with category 10 disabilities in 2036 ranges from 49,000 in model N to 130,000 in models A and Q. For females, the corresponding projected numbers range from 102,000 in model N and 293,000 in model A (and 287,000 in model Q). The differences for adults aged under 60 are much smaller. For males the range in 2036 is from 12,000 in models D and N to 17,000 in models A and K. For females the range is from 14,000 in model N to 22,000 in model A.

The number of people in the three most severe categories of disability in 2036 ranges from 764,000 in model N to 1,821,000 in model Q. This is an enormous difference in the number of people who might need a substantial amount of long-term care.

The trend in the probability of deterioration is more important than the trend in the extra deterioration from the disabled categories in terms of the number of people with severe disabilities. The differences in the numbers between models A and B, for example, are greater than between models A and K.

Model A has no trends and is therefore the most pessimistic model (in the sense that it is likely to project relatively high numbers of severely disabled lives). The main features of the projection are as follows:

For adults aged less than 60 the number who are healthy is projected to fall and the number in
each of the disability categories is roughly constant.

- For the higher ages, the number of people in all categories of disability is expected to increase, as is the number who are healthy.
- The number of adult males who are severely disabled (categories 8, 9 and 10) is projected to increase by 321,000 from 384,000 in 1996 to 705,000 in 2036. This increase is made up from a decrease of 1,000 males aged less than 60 and increases of 32,000, 76,000, 131,000 and 82,000 at the higher age groups (60 to 69, 70 to 79, 80 to 89 and 90 plus).
- For adult females the projected increase in the number who are severely disabled is 380,000 from 689,000 to 1,069,000. This comprises a decrease of 3,000 aged under 60 and increases of 28,000, 75,000, 131,000 and 149,000 at the higher age groups. (These numbers differ from those in Table 28A due to rounding.)
- The overall increase in the number severely disabled is larger for females than males in this
  projection. The difference is entirely due to the 90 plus age category.

Model N has the strongest trends and is therefore the most optimistic model. The main features of the projection are as follows:

- In the 20 to 59 age group the number of males and females in each disability category, as well as the number who are healthy, is projected to fall between 1996 and 2036.
- In the 60 to 69 age group, the number of healthy people is projected to rise while the number of
  disabled people is expected to fall (this applies to all disability categories). The changes in
  numbers in each category over time are not monotonic.
- In the 70 to 79 age group, the number of healthy males and the number of males in disability categories 1 to 7 are projected to rise while the number of males in disability categories 8 to 10 is projected to stay roughly constant. For females in this age group, there is projected to be an increase in the number who are healthy and in the number in disability categories 1 to 4 and a decrease in the number in the higher categories.
- In the 80 to 89 age group, the number of healthy males and the number of males in disability categories 1 to 7 are projected to rise while the number of males in disability categories 8 to 10 is projected to fall. For females in this age group, there is projected to be an increase in the number who are healthy and in the number in disability categories 1 to 5 and a fall in the number in the higher categories.
- For males aged 90 and over, there is projected to be an increase in the number healthy and the number in each disability category. For females there is projected to be an increase in the number who are healthy and the number in disability categories 1 to 8 and a decrease in the number in category 10.
- Combining all of these age groups, there is projected to be an increase in the number of males who
  are healthy or who are in disability categories 1 to 6 and a decrease in the number of males who
  are more severely disabled. For females there is projected to be an increase in the number who are
  healthy or who are in disability categories 1 to 4 and a decrease in the number who are more
  severely disabled.

## 7.3 Projected disability prevalence rates

The projected numbers produced by the various models can be converted to prevalence rates, and some of these are shown in Table 29. A table of prevalence rates shows similar information to a table of projected numbers, so we show the prevalence rates for a reduced set of years and ages. We show the rates for individual ages rather than age bands.

Table 29A(M). Prevalence rates (per 1,000), males, Model A

| Age | Year |      |     |    |    | OPCS | Disabil | ity Cat | egory |     |     |     |
|-----|------|------|-----|----|----|------|---------|---------|-------|-----|-----|-----|
|     |      | Able | 1   | 2  | 3  | 4    | 5       | 6       | 7     | 8   | 9   | 10  |
| 65  | 1996 | 757  | 67  | 39 | 32 | 28   | 25      | 15      | 14    | 11  | 10  | 4   |
|     | 2016 | 756  | 67  | 39 | 32 | 28   | 25      | 15      | 14    | 11  | 10  | 4   |
|     | 2036 | 756  | 67  | 39 | 32 | 28   | 25      | 15      | 14    | 11  | 10  | 4   |
| 80  | 1996 | 403  | 121 | 79 | 71 | 68   | 67      | 44      | 47    | 41  | 42  | 18  |
|     | 2016 | 402  | 121 | 79 | 70 | 68   | 67      | 44      | 47    | 41  | 42  | 18  |
|     | 2036 | 402  | 121 | 79 | 70 | 67   | 67      | 44      | 47    | 41  | 42  | 18  |
| 95  | 1996 | 43   | 43  | 42 | 49 | 63   | 85      | 77      | 115   | 147 | 214 | 123 |
|     | 2016 | 42   | 42  | 41 | 48 | 62   | 84      | 77      | 115   | 148 | 216 | 126 |
|     | 2036 | 41   | 42  | 40 | 47 | 61   | 83      | 76      | 115   | 149 | 219 | 128 |

Table 29A(F). Prevalence rates (per 1,000), females, Model A

| Age | Year | _    |    |    |    | OPCS | Disabil | ity Cat | egory |     |     |     |
|-----|------|------|----|----|----|------|---------|---------|-------|-----|-----|-----|
|     |      | Able | 1  | 2  | 3  | 4    | 5       | 6       | 7     | 8   | 9   | 10  |
| 65  | 1996 | 757  | 48 | 36 | 34 | 29   | 31      | 22      | 18    | 11  | 9   | 5   |
|     | 2016 | 757  | 48 | 36 | 34 | 29   | 31      | 22      | 18    | 11  | 9   | 5   |
|     | 2036 | 757  | 48 | 36 | 34 | 29   | 31      | 22      | 18    | 11  | 9   | 5   |
| 80  | 1996 | 425  | 77 | 63 | 65 | 62   | 76      | 61      | 62    | 40  | 41  | 28  |
|     | 2016 | 425  | 77 | 62 | 65 | 62   | 76      | 61      | 62    | 41  | 41  | 28  |
|     | 2036 | 425  | 77 | 62 | 65 | 62   | 76      | 61      | 62    | 41  | 42  | 28  |
| 95  | 1996 | 70   | 32 | 30 | 36 | 42   | 71      | 85      | 130   | 129 | 192 | 183 |
|     | 2016 | 69   | 32 | 29 | 36 | 41   | 70      | 85      | 129   | 130 | 194 | 185 |
|     | 2036 | 68   | 31 | 29 | 35 | 41   | 69      | 84      | 129   | 130 | 196 | 187 |

Table 29B(M). Prevalence rates (per 1,000), males, Model B

| Age | Year |      |     |    |    | OPCS | Disabil | ity Cat | egory |     |     |     |
|-----|------|------|-----|----|----|------|---------|---------|-------|-----|-----|-----|
|     |      | Able | 1   | 2  | 3  | 4    | 5       | 6       | 7     | 8   | 9   | 10  |
| 65  | 1996 | 760  | 66  | 38 | 31 | 27   | 24      | 15      | 14    | 11  | 9   | 4   |
|     | 2016 | 775  | 62  | 36 | 30 | 26   | 23      | 14      | 13    | 10  | 9   | 3   |
|     | 2036 | 790  | 59  | 34 | 28 | 24   | 21      | 13      | 12    | 9   | 8   | 3   |
| 80  | 1996 | 412  | 120 | 79 | 70 | 67   | 66      | 43      | 46    | 39  | 40  | 17  |
|     | 2016 | 446  | 117 | 76 | 67 | 63   | 62      | 40      | 42    | 35  | 36  | 15  |
|     | 2036 | 483  | 114 | 73 | 64 | 60   | 57      | 36      | 37    | 31  | 31  | 13  |
| 95  | 1996 | 45   | 44  | 43 | 50 | 64   | 86      | 78      | 115   | 145 | 210 | 120 |
|     | 2016 | 53   | 49  | 46 | 53 | 67   | 88      | 78      | 113   | 140 | 199 | 112 |
|     | 2036 | 65   | 55  | 50 | 56 | 69   | 90      | 78      | 111   | 134 | 187 | 104 |

Table 29B(F). Prevalence rates (per 1,000), females, Model B

| Age | Year |      |    |    |    | OPCS | Disabil | ity Cat | egory |     |     |     |
|-----|------|------|----|----|----|------|---------|---------|-------|-----|-----|-----|
|     |      | Able | 1  | 2  | 3  | 4    | 5       | 6       | 7     | 8   | 9   | 10  |
| 65  | 1996 | 760  | 47 | 35 | 34 | 29   | 31      | 21      | 18    | 10  | 9   | 5   |
|     | 2016 | 773  | 45 | 34 | 32 | 28   | 29      | 20      | 17    | 10  | 8   | 5   |
|     | 2036 | 787  | 43 | 32 | 30 | 26   | 27      | 19      | 15    | 9   | 8   | 4   |
| 80  | 1996 | 431  | 77 | 62 | 65 | 62   | 75      | 60      | 61    | 39  | 40  | 27  |
|     | 2016 | 456  | 76 | 62 | 63 | 60   | 72      | 57      | 57    | 36  | 37  | 24  |
|     | 2036 | 484  | 75 | 60 | 61 | 58   | 68      | 53      | 52    | 33  | 33  | 22  |
| 95  | 1996 | 73   | 33 | 31 | 37 | 43   | 72      | 86      | 130   | 128 | 189 | 178 |
|     | 2016 | 86   | 37 | 34 | 41 | 47   | 76      | 88      | 129   | 123 | 177 | 163 |
|     | 2036 | 102  | 41 | 37 | 44 | 50   | 80      | 89      | 127   | 118 | 165 | 148 |

Table 29C(M). Prevalence rates (per 1,000), males, Model C

| Age | Year | _    |     |    |    | OPCS | Disabil | ity Cat | egory |     |     |     |
|-----|------|------|-----|----|----|------|---------|---------|-------|-----|-----|-----|
|     |      | Able | 1   | 2  | 3  | 4    | 5       | 6       | 7     | 8   | 9   | 10  |
| 65  | 1996 | 763  | 65  | 38 | 31 | 27   | 24      | 15      | 14    | 11  | 9   | 3   |
|     | 2016 | 791  | 58  | 34 | 28 | 24   | 21      | 13      | 12    | 9   | 8   | 3   |
|     | 2036 | 819  | 51  | 30 | 24 | 21   | 18      | 11      | 10    | 7   | 6   | 2   |
| 80  | 1996 | 421  | 120 | 78 | 69 | 66   | 65      | 42      | 44    | 38  | 39  | 16  |
|     | 2016 | 491  | 113 | 73 | 64 | 59   | 56      | 35      | 36    | 30  | 30  | 12  |
|     | 2036 | 561  | 104 | 66 | 57 | 52   | 48      | 29      | 29    | 23  | 22  | 9   |
| 95  | 1996 | 46   | 45  | 44 | 51 | 65   | 87      | 78      | 115   | 144 | 207 | 118 |
|     | 2016 | 67   | 57  | 52 | 58 | 71   | 92      | 79      | 111   | 132 | 182 | 100 |
|     | 2036 | 98   | 70  | 60 | 65 | 76   | 94      | 77      | 104   | 118 | 156 | 83  |

Table 29C(F). Prevalence rates (per 1,000), females, Model C

| Age | Year | _    |    |    |    | OPCS | Disabil | ity Cat | egory |     |     |     |
|-----|------|------|----|----|----|------|---------|---------|-------|-----|-----|-----|
|     |      | Able | 1  | 2  | 3  | 4    | 5       | 6       | 7     | 8   | 9   | 10  |
| 65  | 1996 | 763  | 47 | 35 | 33 | 29   | 30      | 21      | 18    | 10  | 9   | 5   |
|     | 2016 | 788  | 43 | 32 | 30 | 26   | 27      | 18      | 15    | 9   | 7   | 4   |
|     | 2036 | 812  | 39 | 29 | 27 | 23   | 24      | 16      | 13    | 7   | 6   | 4   |
| 80  | 1996 | 437  | 77 | 62 | 65 | 62   | 75      | 60      | 60    | 39  | 39  | 26  |
|     | 2016 | 486  | 75 | 60 | 62 | 58   | 68      | 53      | 51    | 33  | 32  | 21  |
|     | 2036 | 539  | 72 | 57 | 57 | 53   | 61      | 46      | 44    | 27  | 27  | 17  |
| 95  | 1996 | 76   | 34 | 31 | 38 | 44   | 74      | 87      | 130   | 127 | 185 | 173 |
|     | 2016 | 105  | 42 | 38 | 45 | 51   | 82      | 90      | 127   | 116 | 160 | 143 |
|     | 2036 | 144  | 50 | 45 | 52 | 57   | 86      | 90      | 120   | 104 | 136 | 116 |

Table 29D(M). Prevalence rates (per 1,000), males, Model D

| Age | Year |      |     |    |    | OPCS | Disabil | ity Cat | egory |     |     |     |
|-----|------|------|-----|----|----|------|---------|---------|-------|-----|-----|-----|
|     |      | Able | 1   | 2  | 3  | 4    | 5       | 6       | 7     | 8   | 9   | 10  |
| 65  | 1996 | 770  | 64  | 37 | 30 | 26   | 23      | 14      | 13    | 10  | 9   | 3   |
|     | 2016 | 821  | 51  | 30 | 24 | 21   | 18      | 11      | 10    | 7   | 6   | 2   |
|     | 2036 | 864  | 39  | 23 | 19 | 16   | 13      | -8      | 7     | 5   | 4   | 2   |
| 80  | 1996 | 440  | 118 | 77 | 68 | 65   | 63      | 40      | 42    | 36  | 36  | 15  |
|     | 2016 | 570  | 102 | 66 | 57 | 52   | 47      | 28      | 27    | 22  | 20  | 8   |
|     | 2036 | 649  | 89  | 56 | 47 | 42   | 37      | 22      | 21    | 16  | 14  | 6   |
| 95  | 1996 | 50   | 48  | 46 | 53 | 67   | 89      | 79      | 114   | 142 | 200 | 112 |
|     | 2016 | 102  | 72  | 62 | 67 | 79   | 96      | 78      | 103   | 115 | 149 | 78  |
|     | 2036 | 195  | 95  | 74 | 74 | 81   | 91      | 68      | 83    | 86  | 103 | 51  |

Table 29D(F). Prevalence rates (per 1,000), females, Model D

| Age | Year | _    |    |      |    | OPCS | Disabil | ity Cat | egory |     |     |     |
|-----|------|------|----|------|----|------|---------|---------|-------|-----|-----|-----|
|     |      | Able | 1  | 2    | 3  | 4    | 5       | 6       | 7     | 8   | 9   | 10  |
| 65  | 1996 | 769  | 46 | 35   | 33 | 28   | 29      | 20      | 17    | 10  | 8   | 5   |
|     | 2016 | 813  | 39 | 29   | 27 | 24   | 23      | 16      | 13    | 7   | 6   | 3   |
|     | 2036 | 852  | 31 | 24   | 22 | 19   | 18      | 12      | 9     | 5   | 4   | 2   |
| 80  | 1996 | 448  | 77 | 62   | 64 | 61   | 73      | 58      | 57    | 37  | 37  | 24  |
|     | 2016 | 543  | 72 | 58   | 58 | 54   | 61      | 45      | 42    | 26  | 25  | 16  |
|     | 2036 | 638  | 63 | _ 50 | 48 | 44   | 47      | 34      | 30    | 18  | 17  | 11  |
| 95  | 1996 | 82   | 36 | 33   | 40 | 47   | 76      | 89      | 130   | 125 | 179 | 164 |
|     | 2016 | 149  | 51 | 47   | 54 | 60   | 89      | 92      | 119   | 101 | 130 | 109 |
|     | 2036 | 246  | 64 | 56   | 62 | 66   | 90      | 83      | 98    | 76  | 90  | 70  |

Table 29K(M). Prevalence rates (per 1,000), males, Model K

| Age | Year | _    |     |    |    | OPCS | Disabil | ity Cat | egory |     |     |     |
|-----|------|------|-----|----|----|------|---------|---------|-------|-----|-----|-----|
|     |      | Able | 1   | 2  | 3  | 4    | 5       | 6       | 7     | 8   | 9   | 10  |
| 65  | 1996 | 757  | 67  | 39 | 32 | 28   | 25      | 15      | 14    | 11  | 10  | 4   |
|     | 2016 | 756  | 67  | 39 | 32 | 28   | 25      | 15      | 14    | 11  | 9   | 4   |
|     | 2036 | 756  | 67  | 39 | 32 | 28   | 25      | 15      | 14    | 11  | 9   | 3   |
| 80  | 1996 | 403  | 121 | 80 | 71 | 68   | 68      | 44      | 47    | 40  | 41  | 17  |
|     | 2016 | 402  | 122 | 81 | 72 | 69   | 68      | 44      | 46    | 39  | 39  | 16  |
|     | 2036 | 401  | 123 | 82 | 74 | 70   | 69      | 44      | 46    | 38  | 38  | 16  |
| 95  | 1996 | 43   | 44  | 43 | 51 | 65   | 89      | 80      | 117   | 146 | 206 | 116 |
|     | 2016 | 41   | 44  | 45 | 55 | 72   | 97      | 87      | 122   | 144 | 191 | 101 |
|     | 2036 | 40   | 45  | 47 | 59 | 78   | 104     | 92      | 125   | 142 | 178 | 90  |

Table 29K(F). Prevalence rates (per 1,000), females, Model K

| Age | Year | _    |    |    |    | OPCS | Disabi | lity Cat | egory |     |     |     |
|-----|------|------|----|----|----|------|--------|----------|-------|-----|-----|-----|
|     |      | Able | 1  | 2  | 3  | 4    | 5      | 6        | 7     | 8   | 9   | 10  |
| 65  | 1996 | 757  | 48 | 36 | 34 | 30   | 31     | 22       | 18    | 10  | 9   | 5   |
|     | 2016 | 757  | 48 | 36 | 34 | 30   | 31     | 22       | 18    | 10  | 9   | 5   |
|     | 2036 | 757  | 48 | 36 | 35 | 30   | 31     | 21       | 18    | 10  | 9   | 5   |
| 80  | 1996 | 425  | 78 | 63 | 66 | 63   | 77     | 61       | 61    | 40  | 40  | 27  |
|     | 2016 | 423  | 79 | 65 | 68 | 65   | 78     | 62       | 60    | 38  | 38  | 24  |
|     | 2036 | 421  | 80 | 66 | 70 | 67   | 80     | 62       | 59    | 37  | 36  | 23  |
| 95  | 1996 | 70   | 33 | 31 | 38 | 45   | 75     | 89       | 133   | 130 | 186 | 170 |
|     | 2016 | 66   | 33 | 33 | 43 | 52   | 87     | 100      | 141   | 129 | 171 | 144 |
|     | 2036 | 63   | 34 | 35 | 47 | 59   | 96     | 108      | 145   | 126 | 159 | 127 |

Table 29L(M). Prevalence rates (per 1,000), males, Model L

|   | Age | Year | _    |     |    |    | OPCS | Disabil | ity Cat | egory |     |     |     |
|---|-----|------|------|-----|----|----|------|---------|---------|-------|-----|-----|-----|
| _ |     |      | Able | 1   | 2  | 3  | 4    | 5       | 6       | 7     | 8   | 9   | 10  |
|   | 65  | 1996 | 760  | 66  | 38 | 31 | 27   | 24      | 15      | 14    | 11  | 9   | 4   |
|   |     | 2016 | 774  | 63  | 37 | 30 | 26   | 23      | 14      | 13    | 10  | 8   | 3   |
|   |     | 2036 | 790  | 59  | 34 | 28 | 24   | 21      | 13      | 12    | 9   | 8   | 3   |
|   | 80  | 1996 | 412  | 121 | 79 | 71 | 67   | 67      | 43      | 45    | 39  | 40  | 17  |
|   |     | 2016 | 445  | 119 | 78 | 69 | 65   | 63      | 40      | 41    | 34  | 33  | 14  |
| _ |     | 2036 | 482  | 116 | 75 | 66 | 61   | 58      | 36      | 36    | 29  | 28  | 11  |
|   | 95  | 1996 | 44   | 45  | 44 | 52 | 66   | 90      | 81      | 117   | 145 | 203 | 113 |
|   |     | 2016 | 52   | 51  | 51 | 60 | 77   | 100     | 87      | 119   | 136 | 175 | 91  |
|   |     | 2036 | 63   | 59  | 58 | 68 | 85   | 107     | 90      | 117   | 126 | 153 | 75  |

Table 29L(F). Prevalence rates (per 1,000), females, Model L

| Age | Year | _    |    |    |    | OPCS | Disabi | lity Cat | egory |     |     |     |
|-----|------|------|----|----|----|------|--------|----------|-------|-----|-----|-----|
|     |      | Able | 1  | 2  | 3  | 4    | 5      | 6        | 7     | 8   | 9   | 10  |
| 65  | 1996 | 760  | 47 | 35 | 34 | 29   | 31     | 21       | 18    | 10  | 9   | 5   |
|     | 2016 | 773  | 45 | 34 | 32 | 28   | 29     | 20       | 16    | 9   | 8   | 4   |
|     | 2036 | 786  | 43 | 33 | 31 | 27   | 27     | 18       | 15    | 8   | 7   | 4   |
| 80  | 1996 | 431  | 78 | 63 | 65 | 63   | 76     | 61       | 60    | 39  | 39  | 26  |
|     | 2016 | 454  | 78 | 64 | 66 | 63   | 74     | 57       | 55    | 34  | 33  | 21  |
|     | 2036 | 481  | 77 | 63 | 65 | 62   | 71     | 54       | 50    | 31  | 29  | 18  |
| 95  | 1996 | 73   | 34 | 32 | 39 | 46   | 77     | 90       | 133   | 129 | 183 | 166 |
|     | 2016 | 83   | 38 | 38 | 48 | 58   | 92     | 102      | 138   | 121 | 155 | 128 |
|     | 2036 | 96   | 43 | 44 | 56 | 67   | 103    | 108      | 136   | 111 | 133 | 103 |

Table 29M(M). Prevalence rates (per 1,000), males, Model M

| Age | Year |      |     |    |    | OPCS | Disabil | ity Cat | egory |     |     |     |
|-----|------|------|-----|----|----|------|---------|---------|-------|-----|-----|-----|
|     |      | Able | 1   | 2  | 3  | 4    | _ 5     | 6       | 7     | 8   | 9   | 10  |
| 65  | 1996 | 763  | 65  | 38 | 31 | 27   | 24      | 15      | 14    | 10  | 9   | 3   |
|     | 2016 | 791  | 58  | 34 | 28 | 24   | 21      | 13      | 12    | 9   | 7   | 3   |
|     | 2036 | 819  | 51  | 30 | 24 | 21   | 18      | 11      | 10    | 7   | 6   | 2   |
| 80  | 1996 | 421  | 120 | 79 | 70 | 67   | 65      | 42      | 44    | 38  | 38  | 16  |
|     | 2016 | 490  | 114 | 74 | 65 | 61   | 57      | 35      | 35    | 29  | 28  | 11  |
|     | 2036 | 560  | 105 | 68 | 59 | 53   | 48      | 29      | 28    | 22  | 20  | 8   |
| 95  | 1996 | 46   | 46  | 45 | 53 | 68   | 91      | 81      | 117   | 144 | 200 | 111 |
|     | 2016 | 66   | 58  | 56 | 65 | 81   | 103     | 87      | 115   | 128 | 160 | 81  |
|     | 2036 | 95   | 73  | 67 | 75 | 90   | 108     | 86      | 106   | 110 | 128 | 61  |

Table 29M(F). Prevalence rates (per 1,000), females, Model M

| Age | Year | _    |    |    |    | OPCS | Disabil | lity Cat | egory |     |     |     |
|-----|------|------|----|----|----|------|---------|----------|-------|-----|-----|-----|
|     |      | Able | 1  | 2  | 3  | 4    | 5       | 6        | 7     | 8   | 9   | 10  |
| 65  | 1996 | 763  | 47 | 35 | 33 | 29   | 30      | 21       | 18    | 10  | 9   | 5   |
|     | 2016 | 787  | 43 | 33 | 31 | 27   | 27      | 18       | 15    | 8   | 7   | 4   |
|     | 2036 | 811  | 39 | 29 | 28 | 24   | 24      | 16       | 13    | 7   | 6   | 3   |
| 80  | 1996 | 436  | 78 | 63 | 65 | 62   | 75      | 60       | 59    | 38  | 38  | 25  |
|     | 2016 | 484  | 76 | 62 | 64 | 60   | 70      | 53       | 50    | 31  | 30  | 19  |
|     | 2036 | 537  | 73 | 60 | 60 | 56   | 63      | 46       | 42    | 25  | 24  | 15  |
| 95  | 1996 | 76   | 34 | 32 | 40 | 47   | 78      | 91       | 133   | 127 | 180 | 161 |
|     | 2016 | 101  | 43 | 42 | 53 | 62   | 96      | 103      | 133   | 113 | 141 | 113 |
|     | 2036 | 137  | 53 | 52 | 63 | 73   | 106     | 104      | 124   | 96  | 110 | 82  |

Table 29N(M). Prevalence rates (per 1,000), males, Model N

| Age | Year |      |     |    |    | OPCS | Disabil | ity Cat | egory |     |     |     |
|-----|------|------|-----|----|----|------|---------|---------|-------|-----|-----|-----|
|     |      | Able | 1   | 2  | 3  | 4    | 5       | 6       | 7     | 8   | 9   | 10  |
| 65  | 1996 | 770  | 64  | 37 | 30 | 26   | 23      | 14      | 13    | 10  | 9   | 3   |
|     | 2016 | 821  | 51  | 30 | 24 | 21   | 18      | 11      | 9     | 7   | 6   | 2   |
|     | 2036 | 863  | 39  | 23 | 19 | 16   | 13      | 8       | 7     | 5   | 4   | 1   |
| 80  | 1996 | 440  | 118 | 78 | 69 | 65   | 63      | 40      | 42    | 35  | 35  | 15  |
|     | 2016 | 570  | 103 | 67 | 58 | 53   | 47      | 28      | 27    | 21  | 19  | 7   |
|     | 2036 | 648  | 90  | 57 | 48 | 43   | 37      | 22      | 20    | 15  | 13  | 5   |
| 95  | 1996 | 50   | 48  | 47 | 55 | 70   | 92      | 82      | 116   | 141 | 193 | 105 |
|     | 2016 | 100  | 74  | 66 | 74 | 87   | 105     | 83      | 105   | 110 | 132 | 64  |
|     | 2036 | 191  | 98  | 80 | 82 | 90   | 99      | 72      | 83    | 79  | 87  | 40  |

Table 29N(F). Prevalence rates (per 1,000), females, Model N

| Age | Year | _    |    |    |    | OPCS | Disabi | lity Cat | egory |     |     |     |
|-----|------|------|----|----|----|------|--------|----------|-------|-----|-----|-----|
|     |      | Able | 1  | 2  | 3  | 4    | 5      | 6        | 7     | 8   | 9   | 10  |
| 65  | 1996 | 769  | 46 | 35 | 33 | 29   | 29     | 20       | 17    | 10  | 8   | 5   |
|     | 2016 | 813  | 39 | 29 | 28 | 24   | 24     | 16       | 13    | 7   | 6   | 3   |
|     | 2036 | 851  | 32 | 24 | 22 | 19   | 18     | 12       | 9     | 5   | 4   | 2   |
| 80  | 1996 | 448  | 77 | 63 | 65 | 62   | 74     | 58       | 57    | 36  | 36  | 23  |
|     | 2016 | 541  | 73 | 59 | 60 | 56   | 62     | 45       | 41    | 25  | 23  | 15  |
|     | 2036 | 636  | 64 | 51 | 50 | 45   | 48     | 34       | 29    | 17  | 16  | 9   |
| 95  | 1996 | 82   | 36 | 34 | 42 | 49   | 81     | 93       | 133   | 125 | 173 | 153 |
|     | 2016 | 144  | 53 | 51 | 61 | 70   | 101    | 101      | 122   | 97  | 114 | 87  |
|     | 2036 | 238  | 67 | 62 | 72 | 78   | 102    | 90       | 97    | 69  | 74  | 52  |

Table 29Q(M). Prevalence rates (per 1,000), males, Model Q

| Age | Year | i .  |     |    |    | OPCS | Disabil | ity Cat | egory |     |     |     |
|-----|------|------|-----|----|----|------|---------|---------|-------|-----|-----|-----|
|     |      | Able | 1   | 2  | 3  | 4    | 5       | 6       | 7     | 8   | 9   | 10  |
| 65  | 1996 | 757  | 66  | 38 | 31 | 27   | 24      | 15      | 15    | 12  | 10  | 4   |
|     | 2016 | 766  | 61  | 35 | 29 | 25   | 23      | 16      | 16    | 13  | 11  | 4   |
|     | 2036 | 782  | 56  | 33 | 27 | 24   | 22      | 15      | 15    | 12  | 11  | 4   |
| 80  | 1996 | 406  | 119 | 78 | 69 | 66   | 66      | 44      | 48    | 42  | 43  | 18  |
|     | 2016 | 419  | 111 | 72 | 64 | 62   | 62      | 46      | 51    | 46  | 46  | 20  |
|     | 2036 | 445  | 106 | 68 | 60 | 58   | 59      | 45      | 50    | 45  | 45  | 19  |
| 95  | 1996 | 44   | 43  | 42 | 49 | 62   | 85      | 78      | 115   | 147 | 212 | 122 |
|     | 2016 | 48   | 42  | 39 | 45 | 56   | 77      | 80      | 118   | 153 | 218 | 125 |
|     | 2036 | 62   | 48  | 43 | 48 | 60   | 80      | 79      | 115   | 147 | 203 | 114 |

Table 29Q(F). Prevalence rates (per 1,000), females, Model Q

| Age | Year | _    | OPCS Disability Category |    |    |    |    |    |     |     |     |     |
|-----|------|------|--------------------------|----|----|----|----|----|-----|-----|-----|-----|
|     |      | Able | 1                        | 2  | 3  | 4  | 5  | 6  | 7   | 8   | 9   | 10  |
| 65  | 1996 | 759  | 47                       | 35 | 33 | 29 | 31 | 22 | 19  | 11  | 9   | 5   |
|     | 2016 | 767  | 44                       | 33 | 31 | 27 | 29 | 22 | 19  | 12  | 10  | 6   |
|     | 2036 | 781  | 41                       | 31 | 29 | 25 | 27 | 21 | 18  | 12  | 10  | 6   |
| 80  | 1996 | 429  | 77                       | 62 | 64 | 61 | 75 | 61 | 62  | 41  | 42  | 28  |
|     | 2016 | 437  | 72                       | 58 | 60 | 57 | 71 | 62 | 64  | 44  | 45  | 30  |
|     | 2036 | 461  | 69                       | 55 | 57 | 55 | 67 | 60 | 61  | 43  | 44  | 29  |
| 95  | 1996 | 69   | 31                       | 29 | 35 | 40 | 69 | 85 | 130 | 131 | 196 | 186 |
|     | 2016 | 74   | 31                       | 28 | 34 | 39 | 67 | 86 | 130 | 133 | 195 | 182 |
|     | 2036 | 87   | 33                       | 30 | 36 | 42 | 69 | 86 | 128 | 131 | 188 | 172 |

Tables 29A(M) and 29A(F) show that the prevalence rates of disability at ages 65, 80 and 95 are quite stable over time for model A. Since model A is the "no trend" model, this is plausible. However, model A does incorporate changes in the overall mortality rate and so some changes in prevalence rates may be expected to occur.

In the other models, with the partial exception of model Q, the prevalence rates in the severe disability categories fall over time.

Model N shows the lowest prevalence rates at severe disabilities due to its having the strongest trends. At ages 65 and 80 the prevalence rate falls over time for all disability categories for both sexes. At age 95 the prevalence rates for disability categories 6 to 10 fall and the prevalence rates for

disability categories 1 to 5 rise, as does the prevalence rate of healthy. For disability categories 9 and 10, the reductions in prevalence rates are by factors of 2 and 3. The projected proportion of 95 year old males who are healthy in 2036 is nearly four times as high as in 1996. For females the proportion nearly trebles over the period.

#### 7.4 Projected healthy life expectancy

Healthy life expectancies have been calculated for the projections in four years (2006, 2016, 2026 and 2036). The results are presented in the same manner as for Table 21 and Table 25.

Table 30A1. Life expectancies in 2006, Model A

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 8.51   | 54.44%   | 14.39  | 91.99%   | 1.25   |
|         | 70 | 5.71   | 46.87%   | 10.94  | 89.76%   | 1.25   |
|         | 75 | 3.36   | 36.56%   | 7.91   | 85.93%   | 1.29   |
|         | 80 | 1.69   | 24.79%   | 5.43   | 79.83%   | 1.37   |
|         | 85 | 0.73   | 14.38%   | 3.58   | 70.75%   | 1.48   |
| Females | 65 | 9.68   | 51.13%   | 16.87  | 89.12%   | 2.06   |
|         | 70 | 6.60   | 44.04%   | 12.97  | 86.45%   | 2.03   |
|         | 75 | 4.11   | 35.80%   | 9.48   | 82.50%   | 2.01   |
|         | 80 | 2.28   | 26.74%   | 6.53   | 76.52%   | 2.00   |
|         | 85 | 1.10   | 17.64%   | 4.19   | 67.41%   | 2.02   |

Table 30A2. Life expectancies in 2016, Model A

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 8.80   | 53.18%   | 15.12  | 91.37%   | 1.43   |
|         | 70 | 5.93   | 45.63%   | 11.57  | 89.04%   | 1.43   |
|         | 75 | 3.51   | 35.50%   | 8.43   | 85.13%   | 1.47   |
|         | 80 | 1.76   | 24.07%   | 5.79   | 78.99%   | 1.54   |
|         | 85 | 0.76   | 13.99%   | 3.78   | 69.94%   | 1.62   |
| Females | 65 | 9.94   | 50.01%   | 17.58  | 88.42%   | 2.30   |
|         | 70 | 6.85   | 42.99%   | 13.64  | 85.68%   | 2.28   |
|         | 75 | 4.30   | 34.93%   | 10.06  | 81.70%   | 2.25   |
|         | 80 | 2.38   | 26.14%   | 6.89   | 75.74%   | 2.21   |
|         | 85 | 1.13   | 17.28%   | 4.37   | 66.72%   | 2.18   |

Table 30A3. Life expectancies in 2026, Model A

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 8.95   | 52.39%   | 15.53  | 90.91%   | 1.55   |
|         | 70 | 6.04   | 44.83%   | 11.93  | 88.50%   | 1.55   |
|         | 75 | 3.59   | 34.77%   | 8.73   | 84.49%   | 1.60   |
|         | 80 | 1.81   | 23.50%   | 6.03   | 78.26%   | 1.67   |
|         | 85 | 0.78   | 13.63%   | 3.95   | 69.12%   | 1.76   |
| Females | 65 | 10.10  | 49.11%   | 18.03  | 87.70%   | 2.53   |
|         | 70 | 6.96   | 42.08%   | 14.03  | 84.85%   | 2.51   |
|         | 75 | 4.40   | 34.05%   | 10.42  | 80.72%   | 2.49   |
|         | 80 | 2.46   | 25.35%   | 7.23   | 74.62%   | 2.46   |
|         | 85 | 1.18   | 16.71%   | 4.63   | 65.53%   | 2.43   |

Table 30A4. Life expectancies in 2036, Model A

|         |            | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|------------|--------|----------|--------|----------|--------|
| Males   | 65         | 9.04   | 51.92%   | 15.79  | 90.63%   | 1.63   |
|         | 70         | 6.11   | 44.36%   | 12.15  | 88.16%   | 1.63   |
|         | 75         | 3.64   | 34.35%   | 8.91   | 84.10%   | 1.68   |
|         | 80         | 1.84   | 23.18%   | 6.17   | 77.81%   | 1.76   |
|         | <b>8</b> 5 | 0.79   | 13.41%   | 4.05   | 68.60%   | 1.85   |
| Females | 65         | 10.18  | 48.66%   | 18.26  | 87.32%   | 2.65   |
|         | 70         | 7.02   | 41.65%   | 14.24  | 84.42%   | 2.63   |
|         | 75         | 4.44   | 33.65%   | 10.59  | 80.23%   | 2.61   |
|         | 80         | 2.49   | 25.00%   | 7.37   | 74.04%   | 2.58   |
|         | 85         | 1.20   | 16.42%   | 4.73   | 64.85%   | 2.57   |

Table 30B1. Life expectancies in 2006, Model B

|         |    | HLE(0) | HLE(0)/e | _ HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|----------|----------|--------|
| Males   | 65 | 8.75   | 55.95%   | 14.47    | 92.55%   | 1.16   |
|         | 70 | 5.93   | 48.65%   | 11.03    | 90.51%   | 1.16   |
|         | 75 | 3.57   | 38.76%   | 8.00     | 86.99%   | 1.20   |
|         | 80 | 1.82   | 26.75%   | 5.52     | 81.17%   | 1.28   |
|         | 85 | 0.80   | 15.82%   | 3.66     | 72.45%   | 1.39   |
| Females | 65 | 9.95   | 52.55%   | 17.00    | 89.82%   | 1.93   |
|         | 70 | 6.84   | 45.58%   | 13.10    | 87.32%   | 1.90   |
|         | 75 | 4.30   | 37.42%   | 9.61     | 83.61%   | 1.88   |
|         | 80 | 2.42   | 28.33%   | 6.65     | 77.97%   | 1.88   |
|         | 85 | 1.18   | 19.05%   | 4.31     | 69.32%   | 1.91   |

Table 30B2. Life expectancies in 2016, Model B

|         |    | l      |          |        |          |        |
|---------|----|--------|----------|--------|----------|--------|
|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
| Males   | 65 | 9.24   | 55.84%   | 15.28  | 92.34%   | 1.27   |
|         | 70 | 6.33   | 48.68%   | 11.74  | 90.31%   | 1.26   |
|         | 75 | 3.88   | 39.19%   | 8.60   | 86.91%   | 1.30   |
|         | 80 | 2.01   | 27.44%   | 5.96   | 81.27%   | 1.37   |
|         | 85 | 0.89   | 16.54%   | 3.93   | 72.83%   | 1.47   |
| Females | 65 | 10.44  | 52.52%   | 17.82  | 89.63%   | 2.06   |
|         | 70 | 7.28   | 45.71%   | 13.88  | 87.18%   | 2.04   |
|         | 75 | 4.65   | 37.79%   | 10.30  | 83.60%   | 2.02   |
|         | 80 | 2.63   | 28.95%   | 7.12   | 78.21%   | 1.98   |
|         | 85 | 1.30   | 19.79%   | 4.58   | 69.95%   | 1.97   |

Table 30B3. Life expectancies in 2026, Model B

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 9.60   | 56.22%   | 15.77  | 92.30%   | 1.32   |
|         | 70 | 6.63   | 49.18%   | 12.17  | 90.30%   | 1.31   |
|         | 75 | 4.13   | 39.98%   | 8.99   | 87.00%   | 1.34   |
|         | 80 | 2.18   | 28.34%   | 6.28   | 81.48%   | 1.43   |
|         | 85 | 0.99   | 17.32%   | 4.18   | 73.21%   | 1.53   |
| Females | 65 | 10.84  | 52.74%   | 18.39  | 89.46%   | 2.17   |
|         | 70 | 7.61   | 46.02%   | 14.39  | 87.01%   | 2.15   |
|         | 75 | 4.93   | 38.17%   | 10.78  | 83.46%   | 2.14   |
|         | 80 | 2.85   | 29.42%   | 7.58   | 78.16%   | 2.12   |
|         | 85 | 1.44   | 20.34%   | 4.95   | 70.13%   | 2.11   |

Table 30B4. Life expectancies in 2036, Model B

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 9.91   | 56.91%   | 16.10  | 92.43%   | 1.32   |
|         | 70 | 6.89   | 50.00%   | 12.47  | 90.48%   | 1.31   |
|         | 75 | 4.35   | 41.08%   | 9.25   | 87.32%   | 1.34   |
|         | 80 | 2.34   | 29.52%   | 6.50   | 81.96%   | 1.43   |
|         | 85 | 1.08   | 18.31%   | 4.36   | 73.88%   | 1.54   |
| Females | 65 | 11.17  | 53.42%   | 18.74  | 89.61%   | 2.17   |
|         | 70 | 7.89   | 46.81%   | 14.71  | 87.22%   | 2.16   |
|         | 75 | 5.16   | 39.06%   | 11.06  | 83.76%   | 2.14   |
|         | 80 | 3.02   | 30.34%   | 7.82   | 78.60%   | 2.13   |
|         | 85 | 1.55   | 21.21%   | 5.17   | 70.78%   | 2.13   |

Table 30C1. Life expectancies in 2006, Model C

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 8.98   | 57.41%   | 14.56  | 93.08%   | 1.08   |
|         | 70 | 6.13   | 50.33%   | 11.12  | 91.20%   | 1.07   |
|         | 75 | 3.77   | 40.92%   | 8.10   | 88.00%   | 1.10   |
|         | 80 | 1.96   | 28.78%   | 5.61   | 82.47%   | 1.19   |
|         | 85 | 0.88   | 17.34%   | 3.75   | 74.10%   | 1.31   |
| Females | 65 | 10.21  | 53.92%   | 17.12  | 90.48%   | 1.80   |
|         | 70 | 7.06   | 47.09%   | 13.22  | 88.14%   | 1.78   |
|         | 75 | 4.48   | 39.02%   | 9.73   | 84.66%   | 1.76   |
|         | 80 | 2.55   | 29.93%   | 6.77   | 79.35%   | 1.76   |
|         | 85 | 1.27   | 20.49%   | 4.42   | 71 15%   | 1 79   |

Table 30C2. Life expectancies in 2016, Model C

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 9.66   | 58.38%   | 15.42  | 93.21%   | 1.12   |
|         | 70 | 6.70   | 51.54%   | 11.89  | 91.43%   | 1.11   |
|         | 75 | 4.24   | 42.79%   | 8.76   | 88.53%   | 1.14   |
|         | 80 | 2.27   | 31.04%   | 6.11   | 83.41%   | 1.22   |
|         | 85 | 1.05   | 19.35%   | 4.08   | 75.57%   | 1.32   |
| Females | 65 | 10.93  | 54.95%   | 18.04  | 90.73%   | 1.84   |
|         | 70 | 7.70   | 48.37%   | 14.10  | 88.53%   | 1.83   |
|         | 75 | 5.00   | 40.62%   | 10.51  | 85.33%   | 1.81   |
|         | 80 | 2.89   | 31.81%   | 7.32   | 80.47%   | 1.78   |
|         | 85 | 1.47   | 22.42%   | 4.78   | 72.95%   | 1.77   |

Table 30C3. Life expectancies in 2026, Model C

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 10.23  | 59.85%   | 15.98  | 93.50%   | 1.11   |
|         | 70 | 7.18   | 53.22%   | 12.38  | 91.83%   | 1.10   |
|         | 75 | 4.65   | 44.97%   | 9.21   | 89.18%   | 1.12   |
|         | 80 | 2.59   | 33.59%   | 6.50   | 84.43%   | 1.20   |
|         | 85 | 1.23   | 21.56%   | 4.40   | 77.01%   | 1.31   |
| Females | 65 | 11.56  | 56.22%   | 18.71  | 90.99%   | 1.85   |
|         | 70 | 8.24   | 49.85%   | 14.70  | 88.91%   | 1.83   |
|         | 75 | 5.46   | 42.27%   | 11.09  | 85.86%   | 1.83   |
|         | 80 | 3.25   | 33.58%   | 7.88   | 81.29%   | 1.81   |
|         | 85 | 1.71   | 24.23%   | 5.25   | 74.29%   | 1.82   |

Table 30C4. Life expectancies in 2036, Model C

|         |    | HLE(0) | HLE(0)/e | _HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|---------|----------|--------|
| Males   | 65 | 10.73  | 61.59%   | 16.36   | 93.91%   | 1.06   |
|         | 70 | 7.61   | 55.19%   | 12.73   | 92.36%   | 1.05   |
|         | 75 | 5.02   | 47.37%   | 9.53    | 89.97%   | 1.06   |
|         | 80 | 2.89   | 36.48%   | 6.79    | 85.65%   | 1.14   |
|         | 85 | 1.42   | 24.13%   | 4.64    | 78.65%   | 1.26   |
| Females | 65 | 12.12  | 57.94%   | 19.14   | . 91.52% | 1.77   |
|         | 70 | 8.74   | 51.79%   | 15.11   | 89.58%   | 1.76   |
|         | 75 | 5.87   | 44.42%   | 11.46   | 86.75%   | 1.75   |
|         | 80 | 3.57   | 35.85%   | 8.21    | 82.50%   | 1.74   |
|         | 85 | 1.93   | 26.44%   | 5.54    | 75.97%   | 1.75   |

Table 30D1. Life expectancies in 2006, Model D

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 9.41   | 60.19%   | 14.70  | 94.02%   | 0.93   |
|         | 70 | 6.51   | 53.44%   | 11.27  | 92.42%   | 0.92   |
|         | 75 | 4.14   | 45.01%   | 8.26   | 89.81%   | 0.94   |
|         | 80 | 2.25   | 33.08%   | 5.78   | 84.94%   | 1.02   |
|         | 85 | 1.04   | 20.64%   | 3.91   | 77.24%   | 1.15   |
| Females | 65 | 10.71  | 56.56%   | 17.35  | 91.67%   | 1.58   |
|         | 70 | 7.50   | 50.00%   | 13.44  | 89.63%   | 1.56   |
|         | 75 | 4.84   | 42.14%   | 9.95   | 86.58%   | 1.54   |
|         | 80 | 2.82   | 33.11%   | 6.98   | 81.89%   | 1.54   |
|         | 85 | 1.46   | 23.45%   | 4.63   | 74.56%   | 1.58   |

Table 30D2. Life expectancies in 2016, Model D

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 10.44  | 63.13%   | 15.67  | 94.69%   | 0.88   |
|         | 70 | 7.38   | 56.81%   | 12.13  | 93.31%   | 0.87   |
|         | 75 | 4.87   | 49.24%   | 9.03   | 91.21%   | 0.87   |
|         | 80 | 2.83   | 38.64%   | 6.40   | 87.30%   | 0.93   |
|         | 85 | 1.39   | 25.74%   | 4.35   | 80.60%   | 1.05   |
| Females | 65 | 11.83  | 59.52%   | 18.41  | 92.61%   | 1.47   |
|         | 70 | 8.51   | 53.45%   | 14.47  | 90.87%   | 1.45   |
|         | 75 | 5.68   | 46.13%   | 10.88  | 88.32%   | 1.44   |
|         | 80 | 3.41   | 37.52%   | 7.68   | 84.42%   | 1.42   |
|         | 85 | 1.83   | 27.91%   | 5.12   | 78.28%   | 1.42   |

Table 30D3. Life expectancies in 2026, Model D

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 11.35  | 66.44%   | 16.30  | 95.39%   | 0.79   |
|         | 70 | 8.17   | 60.58%   | 12.70  | 94.22%   | 0.78   |
|         | 75 | 5.53   | 53.55%   | 9.55   | 92.48%   | 0.78   |
|         | 80 | 3.42   | 44.36%   | 6.89   | 89.43%   | 0.81   |
|         | 85 | 1.80   | 31.56%   | 4.78   | 83.68%   | 0.93   |
| Females | 65 | 12.88  | 62.65%   | 19.22  | 93.47%   | 1.34   |
|         | 70 | 9.43   | 57.04%   | 15.21  | 91.97%   | 1.33   |
|         | 75 | 6.48   | 50.16%   | 11.59  | 89.77%   | 1.32   |
|         | 80 | 4.06   | 41.91%   | 8.38   | 86.44%   | 1.31   |
|         | 85 | 2.29   | 32.47%   | 5.74   | 81.24%   | 1.33   |

Table 30D4. Life expectancies in 2036, Model D

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 12.16  | 69.81%   | 16.74  | 96.09%   | 0.68   |
|         | 70 | 8.88   | 64.46%   | 13.11  | 95.11%   | 0.67   |
|         | 75 | 6.13   | 57.90%   | 9.92   | 93.66%   | 0.67   |
|         | 80 | 3.95   | 49.86%   | 7.24   | 91.32%   | 0.69   |
|         | 85 | 2.25   | 38.06%   | 5.11   | 86.66%   | 0.79   |
| Females | 65 | 13.82  | 66.07%   | 19.75  | 94.41%   | 1.17   |
|         | 70 | 10.28  | 60.95%   | 15.71  | 93.15%   | 1.16   |
|         | 75 | 7.21   | 54.58%   | 12.06  | 91.30%   | 1.15   |
|         | 80 | 4.66   | 46.77%   | 8.81   | 88.50%   | 1.14   |
|         | 85 | 2.74   | 37.54%   | 6.14   | 84.12%   | 1.16   |

Table 30K1. Life expectancies in 2006, Model K

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 8.51   | 54.40%   | 14.44  | 92.37%   | 1.19   |
|         | 70 | 5.71   | 46.83%   | 11.00  | 90.28%   | 1.19   |
|         | 75 | 3.36   | 36.51%   | 7.98   | 86.69%   | 1.22   |
|         | 80 | 1.68   | 24.72%   | 5.51   | 81.03%   | 1.29   |
|         | 85 | 0.72   | 14.31%   | 3.68   | 72.67%   | 1.38   |
| Females | 65 | 9.66   | 51.04%   | 17.00  | 89.81%   | 1.93   |
|         | 70 | 6.59   | 43.93%   | 13.10  | 87.35%   | 1.90   |
|         | 75 | 4.10   | 35.66%   | 9.62   | 83.72%   | 1.87   |
|         | 80 | 2.27   | 26.57%   | 6.67   | 78.25%   | 1.85   |
|         | 85 | 1.08   | 17.45%   | 4.35   | 69.96%   | 1.87   |

Table 30K2. Life Expectancies in 2016, Model K

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 8.79   | 53.12%   | 15.22  | 91.99%   | 1.32   |
|         | 70 | 5.92   | 45.56%   | 11.68  | 89.88%   | 1.32   |
|         | 75 | 3.50   | 35.41%   | 8.55   | 86.35%   | 1.35   |
|         | 80 | 1.76   | 23.96%   | 5.93   | 80.89%   | 1.40   |
|         | 85 | 0.75   | 13.88%   | 3.94   | 72.93%   | 1.46   |
| Females | 65 | 9.91   | 49.85%   | 17.80  | 89.54%   | 2.08   |
|         | 70 | 6.81   | 42.79%   | 13.87  | 87.12%   | 2.05   |
|         | 75 | 4.27   | 34.69%   | 10.30  | 83.63%   | 2.02   |
|         | 80 | 2.35   | 25.84%   | 7.14   | 78.46%   | 1.96   |
|         | 85 | 1.11   | 16.95%   | 4.62   | 70.65%   | 1.92   |

Table 30K3. Life expectancies in 2026, Model K

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 8.94   | 52.31%   | 15.68  | 91.78%   | 1.40   |
|         | 70 | 6.03   | 44.73%   | 12.09  | 89.67%   | 1.39   |
|         | 75 | 3.58   | 34.65%   | 8.90   | 86.17%   | 1.43   |
|         | 80 | 1.80   | 23.36%   | 6.23   | 80.82%   | 1.48   |
|         | 85 | 0.77   | 13.47%   | 4.18   | 73.10%   | 1.54   |
| Females | 65 | 10.05  | 48.88%   | 18.35  | 89.27%   | 2.21   |
|         | 70 | 6.91   | 41.81%   | 14.36  | 86.85%   | 2.18   |
|         | 75 | 4.35   | 33.72%   | 10.77  | 83.39%   | 2.15   |
|         | 80 | 2.42   | 24.95%   | 7.59   | 78.31%   | 2.10   |
|         | 85 | 1.15   | 16.27%   | 5.00   | 70.80%   | 2.06   |

Table 30K4. Life expectancies in 2036, Model K

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 9.03   | 51.82%   | 15.98  | 91.72%   | 1.44   |
|         | 70 | 6.10   | 44.24%   | 12.35  | 89.62%   | 1.43   |
|         | 75 | 3.62   | 34.20%   | 9.13   | 86.18%   | 1.46   |
|         | 80 | 1.82   | 23.00%   | 6.42   | 80.95%   | 1.51   |
|         | 85 | 0.78   | 13.23%   | 4.33   | 73.47%   | 1.57   |
| Females | 65 | 10.12  | 48.39%   | 18.67  | 89.28%   | 2.24   |
|         | 70 | 6.97   | 41.31%   | 14.66  | 86.90%   | 2.21   |
|         | 75 | 4.39   | 33.24%   | 11.03  | 83.51%   | 2.18   |
|         | 80 | 2.44   | 24.51%   | 7.82   | 78.57%   | 2.13   |
|         | 85 | 1.16   | 15.89%   | 5.20   | 71.31%   | 2.09   |

Table 30L1. Life expectancies in 2006, Model L

|         |    | HLE(0)  | HLE(0)/e  | HLE(7)   | HLE(7)/e  | DLE(7) |
|---------|----|---------|-----------|----------|-----------|--------|
|         |    | TILL(0) | TILL(U)/E | 11111(/) | 11LL(1)/6 | DLE(1) |
| Males   | 65 | 8.74    | 55.91%    | 14.53    | 92.89%    | 1.11   |
|         | 70 | 5.93    | 48.60%    | 11.09    | 90.97%    | 1.10   |
|         | 75 | 3.56    | 38.70%    | 8.07     | 87.68%    | 1.13   |
|         | 80 | 1.81    | 26.68%    | 5.59     | 82.27%    | 1.21   |
|         | 85 | 0.80    | 15.75%    | 3.76     | 74.24%    | 1.30   |
| Females | 65 | 9.93    | 52.46%    | 17.12    | 90.46%    | 1.81   |
|         | 70 | 6.82    | 45.47%    | 13.22    | 88.15%    | 1.78   |
|         | 75 | 4.28    | 37.28%    | 9.74     | 84.74%    | 1.75   |
|         | 80 | 2.40    | 28.16%    | 6.79     | 79.58%    | 1.74   |
|         | 85 | 1.17    | 18.85%    | 4.45     | 71.71%    | 1.76   |

Table 30L2. Life expectancies in 2016, Model L

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 9.23   | 55.78%   | 15.37  | 92.87%   | 1.18   |
|         | 70 | 6.32   | 48.61%   | 11.83  | 91.03%   | 1.17   |
|         | 75 | 3.87   | 39.10%   | 8.71   | 87.96%   | 1.19   |
|         | 80 | 2.00   | 27.33%   | 6.08   | 82.91%   | 1.25   |
|         | 85 | 0.89   | 16.41%   | 4.08   | 75.47%   | 1.33   |
| Females | 65 | 10.41  | 52.36%   | 18.02  | 90.61%   | 1.87   |
|         | 70 | 7.25   | 45.52%   | 14.08  | 88.44%   | 1.84   |
|         | 75 | 4.62   | 37.54%   | 10.51  | 85.30%   | 1.81   |
|         | 80 | 2.61   | 28.65%   | 7.34   | 80.61%   | 1.76   |
|         | 85 | 1.27   | 19.45%   | 4.81   | 73.46%   | 1.74   |

Table 30L3. Life expectancies in 2026, Model L

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 9.59   | 56.14%   | 15.89  | 93.00%   | 1.20   |
|         | 70 | 6.62   | 49.08%   | 12.30  | 91.24%   | 1.18   |
|         | 75 | 4.12   | 39.86%   | 9.13   | 88.35%   | 1.20   |
|         | 80 | 2.17   | 28.19%   | 6.44   | 83.57%   | 1.27   |
|         | 85 | 0.98   | 17.14%   | 4.37   | 76.55%   | 1.34   |
| Females | 65 | 10.80  | 52.52%   | 18.66  | 90.76%   | 1.90   |
|         | 70 | 7.57   | 45.75%   | 14.67  | 88.68%   | 1.87   |
|         | 75 | 4.89   | 37.84%   | 11.06  | 85.68%   | 1.85   |
|         | 80 | 2.81   | 29.01%   | 7.88   | 81.26%   | 1.82   |
|         | 85 | 1.40   | 19.87%   | 5.27   | 74.63%   | 1.79   |

Table 30L4. Life expectancies in 2036, Model L

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 9.90   | 56.82%   | 16.24  | 93.25%   | 1.18   |
|         | 70 | 6.87   | 49.88%   | 12.62  | 91.58%   | 1.16   |
|         | 75 | 4.33   | 40.93%   | 9.41   | 88.88%   | 1.18   |
|         | 80 | 2.33   | 29.34%   | 6.69   | 84.37%   | 1.24   |
|         | 85 | 1.07   | 18.09%   | 4.59   | 77.75%   | 1.31   |
| Females | 65 | 11.12  | 53.15%   | 19.06  | 91.14%   | 1.85   |
|         | 70 | 7.84   | 46.48%   | 15.04  | 89.17%   | 1.83   |
|         | 75 | 5.10   | 38.65%   | 11.40  | 86.36%   | 1.80   |
|         | 80 | 2.97   | 29.84%   | 8.18   | 82.22%   | 1.77   |
|         | 85 | 1.51   | 20.63%   | 5.55   | 76.03%   | 1.75   |

Table 30M1. Life expectancies in 2006, Model M

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 8.97   | 57.38%   | 14.60  | 93.39%   | 1.03   |
|         | 70 | 6.13   | 50.28%   | 11.17  | 91.62%   | 1.02   |
|         | 75 | 3.76   | 40.87%   | 8.16   | 88.62%   | 1.05   |
|         | 80 | 1.95   | 28.71%   | 5.68   | 83.48%   | 1.12   |
|         | 85 | 0.87   | 17.26%   | 3.83   | 75.76%   | 1.23   |
| Females | 65 | 10.19  | 53.83%   | 17.24  | 91.07%   | 1.69   |
|         | 70 | 7.05   | 46.98%   | 13.33  | 88.90%   | 1.66   |
|         | 75 | 4.47   | 38.88%   | 9.85   | 85.71%   | 1.64   |
|         | 80 | 2.54   | 29.75%   | 6.90   | 80.85%   | 1.63   |
|         | 85 | 1.26   | 20.29%   | 4.56   | 73.38%   | 1.65   |

Table 30M2. Life expectancies in 2016, Model M

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 9.65   | 58.33%   | 15.50  | 93.67%   | 1.05   |
|         | 70 | 6.69   | 51.47%   | 11.97  | 92.05%   | 1.03   |
|         | 75 | 4.23   | 42.70%   | 8.85   | 89.42%   | 1.05   |
|         | 80 | 2.27   | 30.92%   | 6.22   | 84.82%   | 1.11   |
|         | 85 | 1.04   | 19.21%   | 4.21   | 77.89%   | 1.19   |
| Females | 65 | 10.89  | 54.79%   | 18.21  | 91.59%   | 1.67   |
|         | 70 | 7.67   | 48.18%   | 14.27  | 89.64%   | 1.65   |
|         | 75 | 4.97   | 40.38%   | 10.69  | 86.82%   | 1.62   |
|         | 80 | 2.87   | 31.50%   | 7.52   | 82.59%   | 1.58   |
|         | 85 | 1.44   | 22.06%   | 4.98   | 76.08%   | 1.57   |

Table 30M3. Life expectancies in 2026, Model M

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 10.21  | 59.77%   | 16.07  | 94.06%   | 1.01   |
|         | 70 | 7.16   | 53.12%   | 12.48  | 92.57%   | 1.00   |
|         | 75 | 4.63   | 44.85%   | 9.32   | 90.24%   | 1.01   |
|         | 80 | 2.58   | 33.43%   | 6.63   | 86.11%   | 1.07   |
|         | 85 | 1.22   | 21.37%   | 4.56   | 79.76%   | 1.16   |
| Females | 65 | 11.52  | 56.01%   | 18.93  | 92.07%   | 1.63   |
|         | 70 | 8.20   | 49.59%   | 14.93  | 90.28%   | 1.61   |
|         | 75 | 5.42   | 41.94%   | 11.32  | 87.70%   | 1.59   |
|         | 80 | 3.21   | 33.17%   | 8.13   | 83.87%   | 1.56   |
|         | 85 | 1.68   | 23.74%   | 5.52   | 78.08%   | 1.55   |

Table 30M4. Life expectancies in 2036, Model M

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 10.71  | 61.50%   | 16.46  | 94.52%   | 0.95   |
|         | 70 | 7.59   | 55.08%   | 12.84  | 93.17%   | 0.94   |
|         | 75 | 5.00   | 47.23%   | 9.65   | 91.12%   | 0.94   |
|         | 80 | 2.88   | 36.29%   | 6.93   | 87.45%   | 1.00   |
|         | 85 | 1.41   | 23.89%   | 4.82   | 81.63%   | 1.08   |
| Females | 65 | 12.07  | 57.69%   | 19.39  | 92.71%   | 1.53   |
|         | 70 | 8.68   | 51.48%   | 15.36  | 91.09%   | 1.50   |
|         | 75 | 5.81   | 44.03%   | 11.72  | 88.77%   | 1.48   |
|         | 80 | 3.52   | 35.35%   | 8.49   | 85.34%   | 1.46   |
|         | 85 | 1.89   | 25.83%   | 5.85   | 80.14%   | 1.45   |

Table 30N1. Life expectancies in 2006, Model N

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 9.41   | 60.16%   | 14.74  | 94.28%   | 0.89   |
|         | 70 | 6.51   | 53.40%   | 11.31  | 92.77%   | 0.88   |
|         | 75 | 4.14   | 44.95%   | 8.31   | 90.33%   | 0.89   |
|         | 80 | 2.24   | 33.01%   | 5.83   | 85.78%   | 0.97   |
|         | 85 | 1.04   | 20.55%   | 3.98   | 78.67%   | 1.08   |
| Females | 65 | 10.69  | 56.48%   | 17.45  | 92.17%   | 1.48   |
|         | 70 | 7.48   | 49.89%   | 13.54  | 90.28%   | 1.46   |
|         | 75 | 4.83   | 42.01%   | 10.05  | 87.47%   | 1.44   |
|         | 80 | 2.81   | 32.93%   | 7.09   | 83.18%   | 1.43   |
|         | 85 | 1.44   | 23.23%   | 4.75   | 76.51%   | 1.46   |

Table 30N2. Life expectancies in 2016, Model N

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 10.44  | 63.07%   | 15.72  | 95.02%   | 0.82   |
|         | 70 | 7.38   | 56.74%   | 12.19  | 93.75%   | 0.81   |
|         | 75 | 4.86   | 49.15%   | 9.09   | 91.84%   | 0.81   |
|         | 80 | 2.82   | 38.52%   | 6.47   | 88.31%   | 0.86   |
|         | 85 | 1.38   | 25.59%   | 4.45   | 82.34%   | 0.95   |
| Females | 65 | 11.81  | 59.37%   | 18.54  | 93.26%   | 1.34   |
|         | 70 | 8.48   | 53.27%   | 14.60  | 91.71%   | 1.32   |
|         | 75 | 5.65   | 45.89%   | 11.02  | 89.45%   | 1.30   |
|         | 80 | 3.39   | 37.22%   | 7.83   | 86.03%   | 1.27   |
|         | 85 | 1.80   | 27.53%   | 5.28   | 80.70%   | 1.26   |

Table 30N3. Life expectancies in 2026, Model N

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 11.34  | 66.37%   | 16.36  | 95.74%   | 0.73   |
|         | 70 | 8.16   | 60.49%   | 12.77  | 94.68%   | 0.72   |
|         | 75 | 5.52   | 53.43%   | 9.62   | 93.13%   | 0.71   |
|         | 80 | 3.41   | 44.20%   | 6.97   | 90.45%   | 0.74   |
|         | 85 | 1.79   | 31.35%   | 4.88   | 85.45%   | 0.83   |
| Females | 65 | 12.84  | 62.47%   | 19.36  | 94.18%   | 1.20   |
|         | 70 | 9.40   | 56.81%   | 15.36  | 92.88%   | 1.18   |
|         | 75 | 6.44   | 49.86%   | 11.75  | 90.99%   | 1.16   |
|         | 80 | 4.02   | 41.52%   | 8.55   | 88.17%   | 1.15   |
|         | 85 | 2.26   | 31.96%   | 5.92   | 83.84%   | 1.14   |

Table 30N4. Life expectancies in 2036, Model N

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 12.15  | 69.74%   | 16.79  | 96.42%   | 0.62   |
|         | 70 | 8.87   | 64.37%   | 13.17  | 95.54%   | 0.61   |
|         | 75 | 6.12   | 57.77%   | 9.98   | 94.27%   | 0.61   |
|         | 80 | 3.94   | 49.68%   | 7.31   | 92.25%   | 0.61   |
|         | 85 | 2.23   | 37.82%   | 5.21   | 88.26%   | 0.69   |
| Females | 65 | 13.78  | 65.86%   | 19.89  | 95.10%   | 1.03   |
|         | 70 | 10.24  | 60.69%   | 15.86  | 94.02%   | 1.01   |
|         | 75 | 7.16   | 54.24%   | 12.21  | 92.47%   | 0.99   |
|         | 80 | 4.61   | 46.33%   | 8.97   | 90.17%   | 0.98   |
|         | 85 | 2.70   | 36.95%   | 6.32   | 86.62%   | 0.98   |

Table 30Q1. Life expectancies in 2006, Model Q

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 8.61   | 55.05%   | 14.30  | 91.46%   | 1.34   |
|         | 70 | 5.80   | 47.59%   | 10.87  | 89.18%   | 1.32   |
|         | 75 | 3.45   | 37.48%   | 7.85   | 85.35%   | 1.35   |
|         | 80 | 1.75   | 25.78%   | 5.39   | 79.23%   | 1.41   |
|         | 85 | 0.77   | 15.19%   | 3.55   | 70.12%   | 1.51   |
| Females | 65 | 9.81   | 51.83%   | 16.81  | 88.81%   | 2.12   |
|         | 70 | 6.73   | 44.86%   | 12.92  | 86.15%   | 2.08   |
|         | 75 | 4.22   | 36.70%   | 9.45   | 82.21%   | 2.04   |
|         | 80 | 2.35   | 27.53%   | 6.49   | 76.14%   | 2.04   |
|         | 85 | 1.13   | 18.17%   | 4.15   | 66.86%   | 2.06   |

Table 30Q2. Life expectancies in 2016, Model Q

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 9.00   | 54.40%   | 14.98  | 90.57%   | 1.56   |
|         | 70 | 6.10   | 46.94%   | 11.45  | 88.11%   | 1.55   |
|         | 75 | 3.66   | 37.00%   | 8.33   | 84.11%   | 1.57   |
|         | 80 | 1.88   | 25.62%   | 5.71   | 77.91%   | 1.62   |
|         | 85 | 0.83   | 15.31%   | 3.72   | 68.93%   | 1.68   |
| Females | 65 | 10.17  | 51.17%   | 17.46  | 87.83%   | 2.42   |
|         | 70 | 7.04   | 44.18%   | 13.54  | 85.01%   | 2.39   |
|         | 75 | 4.45   | 36.12%   | 9.97   | 80.97%   | 2.34   |
|         | 80 | 2.49   | 27.34%   | 6.83   | 75.10%   | 2.27   |
|         | 85 | 1.20   | 18.36%   | 4.34   | 66.30%   | 2.21   |

Table 30Q3. Life expectancies in 2026, Model Q

|         |    | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|----|--------|----------|--------|----------|--------|
| Males   | 65 | 9.32   | 54.53%   | 15.41  | 90.16%   | 1.68   |
|         | 70 | 6.35   | 47.11%   | 11.82  | 87.64%   | 1.67   |
|         | 75 | 3.85   | 37.26%   | 8.63   | 83.58%   | 1.70   |
|         | 80 | 2.00   | 25.96%   | 5.96   | 77.31%   | 1.75   |
|         | 85 | 0.89   | 15.64%   | 3.90   | 68.34%   | 1.81   |
| Females | 65 | 10.49  | 51.02%   | 17.90  | 87.05%   | 2.66   |
|         | 70 | 7.29   | 44.06%   | 13.91  | 84.11%   | 2.63   |
|         | 75 | 4.64   | 35.96%   | 10.31  | 79.87%   | 2.60   |
|         | 80 | 2.62   | 27.01%   | 7.14   | 73.67%   | 2.55   |
|         | 85 | 1.27   | 17.99%   | 4.57   | 64.71%   | 2.49   |

Table 30Q4. Life expectancies in 2036, Model Q

|         |            | HLE(0) | HLE(0)/e | HLE(7) | HLE(7)/e | DLE(7) |
|---------|------------|--------|----------|--------|----------|--------|
| Males   | 65         | 9.62   | 55.23%   | 15.72  | 90.23%   | 1.70   |
|         | 70         | 6.60   | 47.89%   | 12.09  | 87.75%   | 1.69   |
|         | 75         | 4.04   | 38.16%   | 8.87   | 83.81%   | 1.71   |
|         | 80         | 2.14   | 26.95%   | 6.16   | 77.76%   | 1.76   |
|         | 85         | 0.98   | 16.65%   | 4.09   | 69.27%   | 1.81   |
| Females | 65         | 10.81  | 51.68%   | 18.21  | 87.07%   | 2.70   |
|         | 70         | 7.55   | 44.79%   | 14.20  | 84.17%   | 2.67   |
|         | 75         | 4.86   | 36.77%   | 10.57  | 80.02%   | 2.64   |
|         | 80         | 2.77   | 27.87%   | 7.36   | 73.97%   | 2.59   |
|         | <b>8</b> 5 | 1.37   | 18.82%   | 4.76   | 65.26%   | 2.54   |

The proportion of life spent free of any disability, as measured by the ratio HLE(0)/e increases over time in most of the models. The exceptions are models A and K, which have the weakest trends, and, for some ages, model Q (for females only). By 2036 the lowest values for this ratio are in model K and the highest are in model D. For a male aged 85 in 2036, the fraction of future life spent healthy could range from 13% (model K) to 38% (model D). The corresponding figures for females are 16% (model K) and 38% (model D).

Note that models C and M keep this ratio fairly constant over the ten year period from 1986 to 1996 (see Tables 25C and 25M). This is quite similar to what the data available suggest has been happening (see Table 11b). When the models are projected to 2036, however, the ratios do not stay constant, but they rise.

Although the increases in the ratio HLE(0)/e over forty years in some of the models are quite large compared to those indicated by the data over the last twenty years, they are produced by models that do produce only small changes initially and, therefore, are not inconsistent with the data.

The number of years spent severely disabled, as measured by DLE(7), increases in most models. The exceptions are models D, M and N, which are the ones with the strongest trends. In model N the severely disabled life expectancy in 2036 is around 0.65 years for males and 1 year for females at the ages covered by the tables. In models A and Q the corresponding life times are around 1.7 years for males and 2.6 years for females.

The changes over time are quite erratic in some of the models. For example, in model C, DLE(7) initially increases for males and then decreases. For females in model C, DLE(7) increases at some ages and decreases at others over the same period.

Note that the changes over fifty years from 1986 to 2036 in DLE(7) are typically less than 0.4 years, whether they are up or down. The data in Table 12c and Table 12d show bigger changes than this over a ten year period at some ages. None of the changes produced by the models should, therefore, be considered extreme.

#### Uncertainties

#### 8.1 The population over the age of 80

In section 8 we discuss some of the uncertainties surrounding the projections. We have discussed the uncertainties due to ambiguous trend data in other sections (Part I section 2.3, Part II section 5, and section 7). Apart from the difficulty of identifying the most likely trends, the most important uncertainty is the subject of section 8.1. This uncertainty relates to the fact that published data for the population over the age of 80 have not been sub-divided into age bands. The stationary population assumption, which is covered in section 8.2, is also important. The other uncertainties are probably of less significance.

Table 27 shows that the number of people over the age of 80 is expected to rise greatly over the next 40 years. The level of disabilities amongst the elderly population will be absolutely critical to the need for long term care provision and hence any weakness in the model relating to this age group is important.

We have determined the parameters in our transition rate model by using the OPCS disability survey prevalence rates. The oldest age group for which disability prevalence rates are known covers everyone aged 80 and above. The original data for the OPCS survey do include information on the exact ages of the people who were questioned in the survey, so it is possible to gain more detailed information on the disabilities of the elderly population. We believe that this kind of analysis has been carried out but, as far as we know, has not been published.

Since the prevalence rates in the most severe disability categories rise extremely rapidly between people in their seventies and people older than that (see Table 1), the prevalence rates may well be very much higher for people in their nineties than for people in their eighties. Our transition rate model does produce rapidly increasing prevalence rates of severe disabilities and, therefore, the results produced by the model are plausible. The results are not, however, well constrained. If the rise in the prevalence rates of severe disability were to tail off at ages around, say, 90 this would have virtually no effect on the reported prevalence rates in the OPCS survey (because there were so few people over 90 at the time of the survey).

There is one graph in the OPCS disability survey report that provides extra information on disabilities at ages over 80 (Martin et al, 1988, Fig 3.3). The following numbers have been obtained from that graph by inspection. Note that the figures are for males and females combined, and that there will be some measurement error in the numbers.

Table 31. OPCS Survey disability prevalence rates (per 1,000) in five-year age bands

| Age     | _       | OPCS Disability Categories |       |       |       |        |  |
|---------|---------|----------------------------|-------|-------|-------|--------|--|
|         | Healthy | 1 & 2                      | 3 & 4 | 5 & 6 | 7 & 8 | 9 & 10 |  |
| 70 - 74 | 653     | 133                        | 93    | 53    | 40    | 27     |  |
| 75 – 79 | 520     | 153                        | 107   | 107   | 67    | 47     |  |
| 80 - 84 | 347     | 173                        | 147   | 133   | 113   | 87     |  |
| 85+     | 153     | 133                        | 120   | 187   | 193   | 213    |  |

These numbers show the very rapid increase in severe disabilities. The following pair of tables show the rates derived from our transition rate model for the same age bands (Table 32a) and the difference between the rates in the data and the model (Table 32b).

Table 32a. Model prevalence rates (per 1,000) in five-year age bands

| Age     | _       | OPCS Disability Categories |       |       |       |        |  |
|---------|---------|----------------------------|-------|-------|-------|--------|--|
|         | Healthy | 1 & 2                      | 3 & 4 | 5 & 6 | 7 & 8 | 9 & 10 |  |
| 70 - 74 | 638     | 127                        | 90    | 74    | 45    | 25     |  |
| 75 – 79 | 513     | 151                        | 115   | 104   | 72    | 45     |  |
| 80 - 84 | 365     | 158                        | 136   | 142   | 115   | 83     |  |
| 85+     | 188     | 123                        | 127   | 171   | 193   | 199    |  |

Table 32b. Difference in prevalence rates (per 1,000): Data - Model

| Age     |         | OPCS Disability Categories |       |       |       |        |
|---------|---------|----------------------------|-------|-------|-------|--------|
|         | Healthy | 1 & 2                      | 3 & 4 | 5 & 6 | 7 & 8 | 9 & 10 |
| 70 – 74 | 15      | 6                          | 3     | -20   | -5    | 2      |
| 75 - 79 | 7       | 2                          | -9    | 3     | -5    | 2      |
| 80 - 84 | -18     | 15                         | 11    | -9    | -2    | 4      |
| 85+     | -34     | 11                         | -7    | 15    | 1     | 14     |

Since the figures in Table 31 have been obtained fairly crudely, small differences between the data and the model are inevitable.

The difference in the prevalence of the "healthy" category in the two highest age groups is unexpected. There is no difference between the data and model prevalence rates in the 80+ category in Table 18a or Table 18b. The only way in which the model can overshoot on both subgroups (80 to 84 and 85+) is if the age structure of the 1986 population that we use is quite different from that used in the OPCS report. Table 18 also shows that the prevalence rates of category 1 and 2 disabilities is the same for the model as it is for the data for ages 80 and over. It is strange that the model undershoots the prevalence rates in both of the age subgroups (80 to 84 and 85+).

The increase in the prevalence rates between the 80 to 84 age group and the 85 and over age group in the two severest disability categories is not quite as steep in our model as is indicated by the data.

Note that the changes in the model prevalence rates between ages 80 to 84 and ages 85 and over, whether they are increases or decreases, are smaller in all six categories shown in the tables than the changes shown by the data. This suggests that the prevalence rates produced by the transition rate model are not as sensitive to age as they should be. If this is true, our projections might be underestimating the number of severely disabled people in future years.

#### 8.2 The stationary population assumption

The transition rates that we use in the population projections are derived from the prevalence rate data. In doing this, an assumption had to be made regarding the underlying population structure. The assumption which we have made is that the population is stationary.

This assumption is clearly not valid. The 1986 prevalence rates would have depended on mortality, deterioration and improvement rates in earlier years. The mortality rates had certainly been changing in those years and the other rates may have been changing as well. The projections in section 7.3 show that future prevalence rates are strongly dependent on future changes in transition rates and the same would have been true in the past.

The stationary population assumption was made for two reasons: it is easier to derive transition rates under this assumption than under any other assumption; and we do not have any evidence of what sort of changes had been taking place regarding deterioration and improvement in disability. We would, therefore, not have been any more confident about any transition rates derived from assumptions about past changes than those derived from an assumption of no change.

Projection model A provides some defence for the stationary population assumption. In model A, mortality changes over time but there are no other trends. As shown in Table 29A, disability prevalence rates at ages over 60 change very little for this model. This suggests that the derivation of transition rates may not be very sensitive to any changes in mortality rates prior to 1986.

By using a stationary population assumption, the derived transition rates are effectively averages of transition rates which had applied in preceding years; i.e. they are out of date. If, as is likely, the probabilities of deterioration had been decreasing, the rates of deterioration derived from the prevalence rate data would be too high. The effect of this would be that the transition rates we use in the projections are out of date and therefore pessimistic. The assumption may, therefore, mean that the models overestimate the number of people who will be disabled.

## 8.3 Projections based on prevalence rates

The transition rate model is quite complex as it involves a great number of transitions. It is possible to make the projections in a much simpler way by using prevalence rates rather than transition rates. The method is as follows:

- (a) Find the initial prevalence rates (i.e. in 1986).
- (b) Choose a parameter, p, close to 1 and postulate that the prevalence rates in year 1986 + t are given by p' times the rates in 1986. (In principle, p might depend on age and the time dependence may not be a simple power law.)
- (c) Calculate the future number of disabled people by multiplying the future population estimates by the postulated prevalence rates.

We have made some projections using this method. There are two reasons for including these projections:

- To show that the results of the transition rate model projections are determined by the trend
  assumptions and the healthy life expectancy data that were used to guide the choice of
  assumptions.
- To show that a prevalence rate model cannot be used as a substitute for transition rate models.

We will consider, in particular, how p can be constrained by trends in healthy life expectancy data over the ten year period from 1986 and what implications the value of p has in terms of the number of severely disabled people in 2036. Note that this is essentially the same approach as we have adopted for the transition rate models: trends were chosen with reference to HLE trend data (Part II, section 5) and the resulting numbers of disabled people in 2036 were calculated (section 7.2).

As a starting point, we need prevalence rates for 1986. It would be possible to use the rates derived from the transition rate model but that would reduce the independence of the results of the two projection methods. Instead, we assume that prevalence rates at each age may be described by a particular formula. The prevalence rates over ten-year age bands are compared with those shown by the OPCS data, i.e. the values in Table 2 and the parameters in the formula were chosen to achieve as close agreement as possible with the crude prevalence rates. The following formula is used for cumulative prevalence rates (i.e. the probability that someone of age x has a disability of category n or worse):

$$Prev(x \ge n) = A(n) + \frac{1 - A(n)}{1 + B(n)^{C(n) - x}}$$

This formula applies only to disability categories 8, 9 and 10 (since we are only considering severe disabilities) and has been fitted only to ages 60 and above. The three parameters are A, B and C, and are different for each category. In determining the three parameters for each category four constraints were applied: the prevalence rates in three age bands (60 to 69, 70 to 79 and 80 and over) and also the prevalence rate at age 100. The last constraint was given a lower weight than were the others. The required prevalence rate at age 100 is the one given by the population produced in 1986 by the transition rate model. If this constraint were not imposed there could be substantial differences between the projections produced by the prevalence rate model and the transition rate model. These differences would solely be due to different starting populations. (Such differences can exist because of the paucity of constraints on the disabilities of the population over the age of 80. See section 8.1.)

The parameters of the models are given in Table 33.

Table 33. Parameters in the prevalence rate formula

|         | Parameter | Disability category, n |         |          |  |  |
|---------|-----------|------------------------|---------|----------|--|--|
|         |           | 8                      | 9       | 10       |  |  |
| Males   | A(n)      | 0.0110                 | 0.0023  | 0.0000   |  |  |
|         | B(n)      | 1.1618                 | 1.1487  | 1.1374   |  |  |
|         | C(n)      | 94.8691                | 99.5282 | 110.1589 |  |  |
| Females | A(n)      | 0.0231                 | 0.0111  | 0.0008   |  |  |
|         | B(n)      | 1.1754                 | 1.1670  | 1.1500   |  |  |
|         | C(n)      | 95.0152                | 98.4993 | 105.9868 |  |  |

These parameters lead to the following life expectancies in 1986. They should be compared with the numbers in Table 21.

Table 34. Life expectancies in 1986 (Prevalence Rate Model)

|         |    | HLE(7) | DLE(7) |
|---------|----|--------|--------|
| Males   | 65 | 12.51  | 1.00   |
|         | 70 | 9.47   | 1.04   |
|         | 75 | 6.90   | 1.11   |
|         | 80 | 4.80   | 1.21   |
|         | 85 | 3.17   | 1.35   |
| Females | 65 | 15.62  | 1.68   |
|         | 70 | 12.03  | 1.66   |
|         | 75 | 8.81   | 1.66   |
|         | 80 | 6.04   | 1.69   |
|         | 85 | 3.85   | 1.75   |

The life expectancies for females are very similar to those in Table 21 but the healthy life expectancies for males are lower using the fit for the prevalence rate model than the fit for the transition rate model.

The resulting life expectancies in 1996 are shown in Table 35 for two values of p: 1 and 0.99.

Table 35. Life expectancies in 1996 (Prevalence Rate Model)

|         |    | p =    | p = 1  |        | 0.99   |
|---------|----|--------|--------|--------|--------|
|         |    | HLE(7) | DLE(7) | HLE(7) | DLE(7) |
| Males   | 65 | 13.40  | 1.17   | 13.51  | 1.06   |
|         | 70 | 10.17  | 1.20   | 10.29  | 1.08   |
|         | 75 | 7.41   | 1.26   | 7.53   | 1.14   |
|         | 80 | 5.14   | 1.35   | 5.27   | 1.22   |
|         | 85 | 3.38   | 1.47   | 3.52   | 1.33   |
| Females | 65 | 16.09  | 1.84   | 16.27  | 1.66   |
|         | 70 | 12.45  | 1.82   | 12.62  | 1.64   |
|         | 75 | 9.20   | 1.83   | 9.37   | 1.66   |
|         | 80 | 6.36   | 1.87   | 6.54   | 1.69   |
|         | 85 | 4.10   | 1.93   | 4.29   | 1.75   |

The p=1 model is similar to model A in terms of these life expectancies after allowing for the differences in 1986 (i.e. the increases in HLE(7) and DLE(7) are similar). The effect of the p=0.99 model is similar to model N. (Note that model A is the most pessimistic of the transition rate models projected to 2036 and model N is the most optimistic).

The output from these models for 2036 is given in two forms in the following two tables. In Table 36 the healthy life expectancies in 2036 are given and in Table 37 the number of people in disability categories 9 and 10 combined is given. Table 36 should be compared with the Table 30 series and Table 37 should be compared with the Table 28 series.

Table 36. Life expectancies in 2036 (Prevalence Rate Model)

|         |    | p =       | = 1    | p = 0  | 0.99   |
|---------|----|-----------|--------|--------|--------|
|         |    | HLE(7)    | DLE(7) | HLE(7) | DLE(7) |
| Males   | 65 | 15.70     | 1.72   | 16.38  | 1.04   |
|         | 70 | 12.05     | 1.74   | 12.73  | 1.05   |
|         | 75 | 8.82      | 1.77   | 9.52   | 1.07   |
|         | 80 | 6.09 1.84 |        | 6.82   | 1.11   |
|         | 85 | 3.97      | 1.93   | 4.73   | 1.17   |
| Females | 65 | 18.32     | 2.59   | 19.35  | 1.57   |
|         | 70 | 14.32     | 2.55   | 15.32  | 1.54   |
|         | 75 | 10.67     | 2.53   | 11.67  | 1.53   |
|         | 80 | 7.42      | 2.53   | 8.42   | 1.53   |
|         | 85 | 4.76      | 2.54   | 5.76   | 1.53   |

The model with p=1 is once again similar to model A in terms of healthy life expectancy (see Table 30A4). The results of the model with p=0.99 are not similar to the results of model N, however. Model N has much lower disabled life expectancies, DLE(7). The results for this model are intermediate between those of model L and model M.

Table 37. The number of people with category 9 or 10 disabilities in 2036 (thousand)

|         |       | p=1 | p = 0.99 |
|---------|-------|-----|----------|
| Males   | 60-69 | 42  | 25       |
|         | 70-79 | 106 | 64       |
|         | 80-89 | 152 | 92       |
|         | 90+   | 75  | 45       |
| Females | 6069  | 65  | 40       |
|         | 70-79 | 129 | 78       |
|         | 80-89 | 232 | 140      |
|         | 90+   | 189 | 114      |

The numbers produced by the p=1 model are again similar to those produced by model A, although the match is not so close as it was for Table 36. The numbers produced by the p=0.99 model are generally between those produced by models L and M.

Although the results of the projection using the prevalence rate method are different from those produced by the transition rate method, they illustrate an important, if obvious, point:

- If the trends incorporated in the projection are set so that disabled life expectancies are long then the projected number of disabled people will be high. This is the case with transition rate model A and the prevalence rate method with p = 1, for example.
- If the trends incorporated in the projection are set so that disabled life expectancies are short then the projected number of disabled people will be low. This is the case with transition rate model N and the prevalence rate method with p = 0.99, for example.
- Hence, it is the HLE trend assumption that is fundamentally responsible for whether the projected number of disabled people is large or small. It is not the complexity or simplicity of the projection method that determines whether the projection shows an increase or decrease in the number of disabled people.

There are two main reasons why we believe that the transition rate method is better than the prevalence rate method for making projections: the former method is both more meaningful and more useful. The next two paragraphs explain what we mean by the terms "meaningful" and "useful".

The number of disabled people in the future will differ from the number of disabled people now for two reasons: changes in the size and structure of the population and changes in levels of health at the individual level. The first component can be incorporated in either a transition rate projection or a prevalence rate projection. We have done this by using the latest GAD population projection. Changes in health will affect the number of disabled people via several processes. There may be changes in mortality due to disability; changes in the probability of becoming disabled; changes in the severity of disabilities of those becoming disabled; changes in the probability that a disabled person deteriorates further; and changes in the probability that a disabled person improves to some extent. These are exactly the processes included in the transition rate model. The sort of trends that we are able to include in the projections using the transition rate model are, therefore, meaningful in the sense that they can be interpreted directly in terms of identifiable processes. The same is not true of the trends underlying the prevalence rate based projections. These trends are in terms of the outcome rather than in terms of the cause of the outcome. The results of such projections are therefore tautologies: disability prevalence rates in a future year are x% lower than now because this was input as a trend. With the transition rate model the results are more interesting than that. For example: disability prevalence rates in a future year are x% lower than now due to a decrease of y% per year in the probability that someone becomes disabled.

The complexity of the transition rate model makes it more useful than the simple prevalence rate model. The model allows us to examine, for example, whether a reduction in the probability of becoming disabled might have a bigger effect on the future number of severely disabled people than an increase in the probability that a disabled person recovers. This sort of question could be important. It would be desirable in terms of social policy to be able to reduce the number of people who are severely disabled in the future and it would be useful to know whether the best way to achieve a large reduction were to target resources more at the prevention of the onset of disability or the prevention of deterioration of people with moderate levels of disabilities. A projection based on a prevalence rate approach could not address this issue.

We also note that the prevalence rate model described above covers fewer disability categories and a smaller age range than the transition rate model. Were we to extend the range of the prevalence rate model, then this could lead to an increase in the number of parameters.

Another difference between the transition rate model and a prevalence rate model is that the transition rate model can make direct use of more information. If more data became available relating to, say, the link between mortality and disability this could be fed directly into the transition rate model projections.

### 8.4 A comparison with earlier projections

In one of our projections, model Q, we included trends that had been used in the central projection of Nuttall et al (1994). In Table 38 we compare the output from our projection and Nuttall et al's projection. The numbers for the Nuttall et al projection are taken from table 3 of Nuttall et al (1994). Four categories of care need are considered by Nuttall et al. These categories correspond directly with the OPCS disability categories. "Low" means disability categories 1 and 2. "Moderate" means OPCS disability categories 3, 4 and 5. "Regular" means disability categories 6, 7 and 8. "Continuous" means disability categories 9 and 10. The Nuttall et al (1994) projections stopped in 2031.

Table 38. Projected number of disabled adults in 2031 (thousand)

| Care Need  | Nuttall et al<br>(1994) | Our Model Q |  |  |  |  |
|------------|-------------------------|-------------|--|--|--|--|
| Low        | 2,556                   | 2,646       |  |  |  |  |
| Moderate   | 2,745                   | 2,931       |  |  |  |  |
| Regular    | 2,058                   | 2,312       |  |  |  |  |
| Continuous | 1,184                   | 1,064       |  |  |  |  |
| Total      | 8,543                   | 8.952       |  |  |  |  |

The projected numbers differ between the two projections. In the most important category, continuous care, our model has 10% fewer people than the earlier projection model produced. There are many possible reasons for the differences:

- The underlying population model is different. We used the 1996 GAD projection while Nuttall et al (1994) used the 1991 version. According to the 1996 projection there will be 49.0 million adults (over 20) in 2031, 18.7 million of whom will be over 60, and according to the 1991 projection there will be 47.8 million adults in 2031, 18.1 million of whom will be over 60.
- We have separate models for males and females, whereas Nuttall et al (1994) used a single model.
- We used a full population projection model (including migration) which exactly reproduces the GAD projection. We believe that Nuttall et al (1994) used a simpler projection.
- There are more transitions in our model. Nuttall et al (1994) did not include movements between disabled states.
- There are more categories in our model. Nuttall et al (1994) used four categories of disability, whereas we used 10.
- Our projections are started in 1986 rather than in 1991.
- There will be a difference in the "graduation" of the initial prevalence rate data. Although we are using the same data as Nuttall et al (1994) for these rates, the data are given in ten year age bands. Hence, the prevalence rates for individual ages may disagree.
- We were unable to implement the Nuttall et al (1994) trend assumptions exactly (see Part II, section 5).
- In our model, the mortality rates for people in disability categories 1 to 5 are the same as the rates for healthy people of the same age. In the Nuttall et al (1994) projections, the mortality rates for these disabled people were higher than for healthy people.

As well as making a central projection, Nuttall et al (1994) ran six other models with different trend assumptions. These assumptions led to a range of results, which we now compare with the range produced by the nine projections that were described in section 7.

There were two types of trends in the Nuttall et al (1994) projections. One was in terms of the annual decrease in mortality of people with disabilities compared with the overall decrease in mortality according to the GAD population model. The other trend was in the annual decrease in the probability of becoming disabled. The assumed trends for the seven models considered by Nuttall et al (1994) are listed in Table 39. The mortality improvements are given as multiples of the overall mortality improvements. The decrease in the onset of disability is an annual quantity. (Basis A is their central projection, which is the one we have approximated by our model Q.)

Table 39. Trends used by Nuttall et al (1994)

| Basis | Decrease in disabled mortality | Decrease in onset of disability |
|-------|--------------------------------|---------------------------------|
| Α     | 1.5 times                      | 0.5%                            |
| В     | none                           | 0.5%                            |
| C     | 1 time                         | 0.5%                            |
| D     | 2 times                        | 0.5%                            |
| E     | 1.5 times                      | 0.0%                            |
| F     | 1.5 times                      | 1.0%                            |
| G     | 1.5 times                      | 2.0%                            |

The output from the projections based on these assumptions is given in Table 40a. These numbers are given in Appendix D of Nuttall et al (1994). The values are the number of disabled per 1,000 of population in 2031 (both the numerator and denominator include only adults). The categories are cumulative (1 to 10, 3 to 10, 6 to 10 and 9 to 10). In table 40b the corresponding numbers are given for the nine projection models considered in section 5 of this paper.

Table 40a. Number of disabled (per thousand) in 2031 in Nuttall et al (1994)

| Category | Basis |     |     |     |     |     |     |  |  |  |
|----------|-------|-----|-----|-----|-----|-----|-----|--|--|--|
| _        | Α     | В   | F   | G   |     |     |     |  |  |  |
| 1 to 10  | 185   | 155 | 176 | 193 | 203 | 169 | 140 |  |  |  |
| 3 to 10  | 130   | 104 | 121 | 137 | 144 | 117 | 95  |  |  |  |
| 6 to 10  | 70    | 51  | 64  | 76  | 80  | 62  | 48  |  |  |  |
| 9 to 10  | 26    | 16  | 22  | 29  | 30  | 22  | 16  |  |  |  |

Table 40b. Number disabled (per thousand) in 2031 in our projections

| Category | Model |                 |     |     |     |     |     |     |     |  |
|----------|-------|-----------------|-----|-----|-----|-----|-----|-----|-----|--|
|          | Α     | A B C D K L M N |     |     |     |     |     |     |     |  |
| 1 to 10  | 196   | 179             | 163 | 135 | 197 | 179 | 163 | 136 | 183 |  |
| 3 to 10  | 135   | 121             | 109 | 88  | 134 | 120 | 108 | 88  | 129 |  |
| 6 to 10  | 67    | 58              | 51  | 38  | 64  | 56  | 48  | 37  | 69  |  |
| 9 to 10  | 21    | 17              | 15  | 10  | 18  | 15  | 13  | 9   | 22  |  |

The basis that gives the highest disability prevalence rates amongst those reported in Nuttall et al (1994) is basis E. That model projects a higher number of disabled people than do any of our models. The reason that there are so many disabled people in the Nuttall et al (1994) basis E projection is that there is no reduction in the onset of disability but people live longer when they become disabled.

The basis that gives the lowest disability prevalence rates amongst those reported in Nuttall et al (1994) is basis G, which includes a larger reduction of the probability of becoming disabled than the other bases. However, some of our models lead to even lower prevalence rates. Our models D and N produce lower rates for all of the cumulative disability categories. Models C, L and M also produce a lower rate in disability categories 9 and 10.

Our most pessimistic model in terms of disabilities in categories 9 or 10 is model Q. Several of the bases considered by Nuttall et al (1994) lead to higher projected proportions of severely disabled people. None of our models projects as many people needing continuous care as Nuttall et al (1994) find with their central projection.

The differences between our most pessimistic projected prevalence rates and our most optimistic are similar to the differences between the most pessimistic and optimistic of the Nuttall et al (1994) projections. For disability categories 1 to 10 the gap between the highest and lowest prevalence rates is 61 (per 1,000) among our models and 63 among the Nuttall et al (1994) projections. For categories 3 to 10 the two differences are 47 and 49. For categories 6 to 10 they are 32 and 32. For categories 9 to 10 they are 13 and 14.

In summary, there is much overlap of the ranges of disability prevalence rates in the two sets of models. Our models tend to produce lower prevalence rates. This is especially so in the severe disability categories.

#### 8.5 Sensitivity to the ingredients of the transition rate model

There were some aspects of the transition rate model that were determined from data (e.g. the deterioration model was required to be compatible with the prevalence rate data). Some elements, however, were simply put into the model. One of these was the probability of improvement for people with a disability. We have used a probability of improvement of 10% for all people. We have explained this choice in Part II, section 4.4 but other values and models would be equally plausible. In this section, we investigate how sensitive the projected number of people with disabilities is to this assumption. We similarly test one other assumption: the extra mortality due to disability. These two models are called R and S.

In model R the probability of improvement is set to nil. The parameters of the deterioration model have been recalculated. This means that, for example, there is a lower probability of deterioration in the new model than in the transition rate models that have allowed for some improvement among disabled people. (The quality of the new fit, for females, is a little below that of the original model that included improvements at 10%.) We have run this model forward to 2036 using the no trend assumption (i.e. the same as used in model A). The output, shown in Table 41R, is given in terms of numbers of people in each disability category for a range of years and age groups. The model has only been run for females, so Table 41R should be compared with Table 28A(F).

In model S the extra mortality component has been changed. In other models, the extra mortality applies only to disability categories 6 to 10. In model S it applies to all disability categories. The equation in Part II, section 3.2.2 is replaced by:

ExtraMort
$$(x, n) = \frac{0.20}{1 + 1.1^{50-x}} \cdot \frac{n}{10}$$

The parameters of the deterioration model have been recalculated in order that the transition rate model produces the right initial prevalence rates. (The quality of the fit, for males, is slightly better than when the extra mortality is restricted to the higher disability categories.) We have run this model forward with the same assumptions as used in model N — this is the model which results in the lowest number of severely disabled people. The model has only been run for males, so the results, which are shown in Table 41S, should be compared with those in Table 28N(M).

Table 41R. Number of females with disabilities (thousands), Model R

| Age    | Year | _      | OPCS Disability Category |     |     |     |     |     |     |     |     |     |
|--------|------|--------|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| _Group |      | Able   | 1                        | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  |
| 20-59  | 1996 | 14,753 | 215                      | 130 | 126 | 115 | 145 | 104 | 80  | 53  | 53  | 28  |
|        | 2006 | 15,045 | 236                      | 145 | 139 | 126 | 157 | 112 | 87  | 57  | 56  | 29  |
|        | 2016 | 15,038 | 241                      | 148 | 143 | 129 | 160 | 114 | 88  | 57  | 56  | 29  |
|        | 2026 | 14,325 | 228                      | 140 | 135 | 122 | 152 | 109 | 84  | 54  | 53  | 28  |
|        | 2036 | 13,858 | 216                      | 133 | 128 | 116 | 144 | 103 | 80  | 52  | 51  | 27  |
| 60–69  | 1996 | 2,157  | 131                      | 96  | 90  | 78  | 89  | 61  | 51  | 29  | 25  | 14  |
|        | 2006 | 2,333  | 140                      | 102 | 96  | 82  | 94  | 65  | 54  | 31  | 26  | 15  |
|        | 2016 | 2,772  | 170                      | 124 | 117 | 101 | 115 | 80  | 67  | 38  | 32  | 18  |
|        | 2026 | 3,195  | 192                      | 140 | 132 | 113 | 129 | 90  | 75  | 42  | 36  | 20  |
|        | 2036 | 2,933  | 182                      | 133 | 125 | 108 | 123 | 85  | 72  | 40  | 35  | 20  |
| 70-79  | 1996 | 1,404  | 168                      | 132 | 130 | 117 | 139 | 104 | 96  | 58  | 54  | 34  |
|        | 2006 | 1,322  | 160                      | 126 | 124 | 112 | 133 | 99  | 92  | 56  | 53  | 33  |
|        | 2016 | 1,492  | 178                      | 140 | 138 | 124 | 148 | 110 | 102 | 62  | 58  | 36  |
|        | 2026 | 1,770  | 216                      | 171 | 168 | 152 | 181 | 136 | 126 | 78  | 73  | 45  |
|        | 2036 | 2,087  | 249                      | 196 | 193 | 174 | 207 | 155 | 143 | 88  | 82  | 51  |
| 80-89  | 1996 | 435    | 100                      | 86  | 91  | 89  | 117 | 103 | 113 | 82  | 89  | 64  |
|        | 2006 | 443    | 101                      | 87  | 92  | 90  | 119 | 104 | 114 | 82  | 90  | 64  |
|        | 2016 | 440    | 101                      | 87  | 93  | 91  | 119 | 105 | 116 | 84  | 92  | 66  |
|        | 2026 | 534    | 122                      | 105 | 112 | 109 | 144 | 126 | 139 | 101 | 111 | 80  |
|        | 2036 | 628    | 147                      | 126 | 135 | 132 | 175 | 155 | 173 | 126 | 140 | 101 |
| 90+    | 1996 | 30     | 12                       | 11  | 13  | 14  | 22  | 24  | 33  | 31  | 43  | 40  |
|        | 2006 | 34     | 14                       | 13  | 15  | 17  | 26  | 28  | 41  | 39  | 57  | 55  |
|        | 2016 | 37     | 15                       | 15  | 17  | 18  | 28  | 31  | 45  | 43  | 63  | 62  |
|        | 2026 | 42     | 17                       | 16  | 19  | 21  | 32  | 36  | 52  | 49  | 73  | 73  |
|        | 2036 | 56     | 23                       | 22  | 26  | 28  | 42  | 47  | 69  | 66  | 98  | 99  |
| All    | 1996 | 18,780 | 626                      | 455 | 451 | 413 | 511 | 395 | 373 | 253 | 264 | 179 |
|        | 2006 | 19,176 | 651                      | 473 | 467 | 427 | 528 | 409 | 389 | 265 | 281 | 196 |
|        | 2016 | 19,779 | 706                      | 515 | 507 | 463 | 570 | 441 | 418 | 284 | 301 | 211 |
|        | 2026 | 19,866 | 776                      | 572 | 566 | 517 | 637 | 496 | 476 | 325 | 346 | 246 |
|        | 2036 | 19,562 | 817                      | 610 | 607 | 557 | 691 | 545 | 536 | 372 | 406 | 297 |

Table 41S. Number of males with disabilities (thousands), Model S

| Age   | Year | OPCS Disability Category |     |     |     |     |     |     |     |     |     |    |
|-------|------|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|
| Group |      | Able                     | 1   | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10 |
| 20-59 | 1996 | 15,170                   | 237 | 139 | 120 | 107 | 96  | 65  | 59  | 47  | 40  | 18 |
|       | 2006 | 15,646                   | 240 | 142 | 122 | 107 | 96  | 64  | 58  | 46  | 39  | 17 |
|       | 2016 | 15,811                   | 225 | 133 | 114 | 100 | 89  | 60  | 54  | 42  | 36  | 16 |
|       | 2026 | 15,115                   | 194 | 114 | 98  | 87  | 78  | 52  | 46  | 37  | 31  | 14 |
|       | 2036 | 14,614                   | 166 | 99  | 85  | 76  | 68  | 46  | 41  | 32  | 27  | 12 |
| 60-69 | 1996 | 2,009                    | 164 | 95  | 77  | 64  | 57  | 35  | 34  | 27  | 25  | 10 |
|       | 2006 | 2,312                    | 161 | 93  | 75  | 62  | 54  | 33  | 32  | 25  | 23  | 9  |
|       | 2016 | 2,880                    | 175 | 101 | 80  | 65  | 56  | 34  | 33  | 26  | 24  | 9  |
|       | 2026 | 3,525                    | 177 | 101 | 80  | 64  | 55  | 33  | 32  | 25  | 23  | 9  |
|       | 2036 | 3,366                    | 148 | 84  | 66  | 53  | 45  | 27  | 26  | 20  | 18  | 7  |
| 70–79 | 1996 | 1,123                    | 175 | 106 | 88  | 75  | 68  | 42  | 42  | 35  | 33  | 13 |
|       | 2006 | 1,229                    | 174 | 104 | 86  | 72  | 64  | 40  | 39  | 32  | 30  | 12 |
|       | 2016 | 1,518                    | 187 | 111 | 90  | 75  | 67  | 41  | 40  | 33  | 30  | 12 |
|       | 2026 | 1,942                    | 213 | 124 | 101 | 83  | 74  | 45  | 44  | 36  | 33  | 13 |
|       | 2036 | 2,477                    | 228 | 131 | 105 | 86  | 76  | 46  | 45  | 36  | 34  | 14 |
| 80-89 | 1996 | 215                      | 77  | 54  | 51  | 49  | 50  | 34  | 38  | 35  | 38  | 17 |
|       | 2006 | 308                      | 91  | 61  | 55  | 51  | 51  | 34  | 37  | 33  | 35  | 15 |
|       | 2016 | 417                      | 101 | 66  | 58  | 52  | 51  | 33  | 35  | 31  | 32  | 14 |
|       | 2026 | 607                      | 121 | 76  | 65  | 57  | 54  | 35  | 36  | 31  | 31  | 13 |
|       | 2036 | 820                      | 142 | 88  | 74  | 64  | 59  | 37  | 38  | 33  | 32  | 14 |
| 90+   | 1996 | 6                        | 4   | 4   | 5   | 5   | 7   | 5   | 7   | 8   | 10  | 5  |
|       | 2006 | 12                       | 8   | 7   | 8   | 9   | 10  | 8   | 11  | 11  | 14  | 7  |
|       | 2016 | 22                       | 13  | 10  | 11  | 12  | 13  | 10  | 13  | 13  | 15  | 8  |
|       | 2026 | 39                       | 18  | 14  | 14  | 15  | 16  | 12  | 15  | 15  | 17  | 8  |
|       | 2036 | 71                       | 27  | 20  | 20  | 20  | 21  | 15  | 18  | 17  | 20  | 9  |
| All   | 1996 | 18,523                   | 658 | 398 | 341 | 300 | 277 | 181 | 180 | 152 | 147 | 63 |
|       | 2006 | 19,507                   | 674 | 407 | 346 | 301 | 275 | 179 | 177 | 148 | 141 | 60 |
|       | 2016 | 20,647                   | 702 | 420 | 353 | 305 | 276 | 179 | 175 | 145 | 137 | 59 |
|       | 2026 | 21,228                   | 722 | 430 | 358 | 307 | 277 | 178 | 173 | 143 | 135 | 57 |
|       | 2036 | 21,349                   | 712 | 421 | 350 | 299 | 269 | 172 | 168 | 138 | 131 | 56 |

The results of model R are similar to those of model A at ages 70 and above. There are some larger discrepancies at ages under 60. The greater number of people under 60 with category 10 disabilities in model R is due to the initial prevalence rates used for the projection. Table 18a shows that the transition rate model used for projection model A (and all other models from B to Q) reproduced the OPCS prevalence rates in category 10 almost perfectly for ages below 60. A new set of transition rate parameters was needed for model R owing to the removal of the 10% probability of improvements. This model had marginally higher category 10 prevalence rates below age 60.

The fact that model R and model A produce results that generally agree well suggests that the projections are not very sensitive to the assumption regarding improvements which we have made in the transition rate model, so long as the transition rate model is constrained to reproduce the prevalence rate data.

The results of the model S projection are quite similar to those of the model N projection but there are some systematic differences. Below age 60, model S projects more able people in 2036 than does model N but fewer in each disability category. At the other ages, model S projects more able people and also more in disability categories 8, 9 and 10 and fewer people in disability categories 2 to 7. The differences between the results of model S and model N are considerably smaller than the

differences between the results of model M and model N. This suggests that trend assumptions (such as those which distinguish model M from model N) are probably far more important to the projections than are the details of the parameters of the transition rate model. This assumes that the parameters of the transition rate model are constrained by the data.

#### 8.6 Other uncertainties

There are a number of other factors that affect the outcome of the projections. Where there is uncertainty in the factors, there will be uncertainty in the resulting projections.

We have used a single population projection throughout this paper — the central projection of the Government Actuary. When such projections are published, they are accompanied by variant projections because there is inevitably considerable uncertainty in projecting the population over many years. We have not yet seen the 1996-based variant projections, so the following numbers relate to the 1994-based projections. There are variants for the fertility assumptions, mortality assumptions and migration assumptions. The effect on the projected population in 2034 is as follows.

- The projections with the variant assumption for fertility cause a difference of 3.3 million in the UK population. (Two sets of variant assumptions were considered, one leading to a larger population and the other leading to a smaller population than the principal projection.) Obviously, the difference is all for people under age 40.
- The variant mortality assumptions make a difference of around 800,000, over 700,000 of whom
  are at ages 60 and above.
- The variant migration assumptions make a difference of 2,100,00 people. About 300,000 of these people are over 60.

If we used any of these variants for the population projection, the projected numbers of disabled people would certainly change. The prevalence rates would be affected to a lesser extent.

A potentially important source of uncertainty is the initial data. The initial prevalence rates are crucial to the projected results because the transition rates are derived from them. In tables 3.1 and 3.2 of their report on the OPCS disability survey, Martin et al (1988) include some confidence intervals for the number of people with disabilities and for disability prevalence rates. For example, the total number of people with category 10 disabilities was estimated to be 210,000 and the 95% confidence interval is given as  $\pm 26,000$ . The number of people with category 1 disability is estimated to be 1.198 million, with a 95% confidence interval of  $\pm 59,000$ .

There are several aspects of the procedure which we use to fit the prevalence rate data that could be treated differently and hence could alter the projected results. These aspects include:

- The choice of "best fit" statistic.
- The trade-offs between various parameters. For example, part of the model is concerned with the probability of becoming severely disabled directly from a healthy state while another part is concerned with the probability of a mildly disabled person becoming severely disabled. There are constraints on the number of people who are severely disabled. But this number will include a mix of people newly disabled and people who had had a lesser disability and recently deteriorated. The data are not sufficiently detailed to allow a determination of the relative sizes of these two components. We have not used any other data to determine the split.
- The functional forms chosen for the transition rates.
- The simplicity of the model for improvement in health.

It is unlikely that any of these aspects are important in terms of the resulting projected numbers. This is for the same reason as was mentioned in section 8.5. So long as the transition rate model can reproduce the OPCS prevalence rates, we believe that the details of the model are not crucial.

A potentially important feature of our trend assumptions, especially those relating to the probability of deterioration, is that they maintain their strength over time. The changes in the probabilities are uniform, e.g. at a rate of 1 in 10 in the terminology of section 5. This is in contrast to what happens in population projections, such as those carried out by the Government Actuary, where improvements in mortality tend to diminish over time. We have not imposed this tendency on our trends, because there is so much uncertainty in the trends in the first place that we believe that any further refinement is unwarranted.

#### 9. Conclusion

We draw two main conclusions from the results projected in this paper. The first of these is a cause for optimism. However, it may unfortunately be swamped by the second conclusion.

- Although there will be a large increase in the number of elderly people in the UK the implications
  for the number of people needing long-term care will be ameliorated to some extent by a reduction
  in the proportion of older people who are severely disabled.
- The data that have shown changes in the prevalence of severe disabilities among the elderly do not
  present a clear picture of what has been happening in the recent past. As a result of this lack of
  clarity, there is a large amount of uncertainty surrounding the results of our projections and it is
  quite plausible that the first conclusion is wrong.

Fundamentally, the number of people with severe disabilities in 40 years' time will depend on what happens to the probabilities of deterioration and improvement in health and on what happens to the mortality rate of people with severe disabilities. These influences are all included in our projection model. We have tried to make sense of the data on healthy life expectancies as measured at intervals over the past two decades in order to input appropriate trends to the model. The data, however, do not provide a unique message. It is possible to take from them the view that people are spending less time, on average, with severe disabilities. On the other hand, the opposite view can also be taken.

Although we are not experts at interpreting healthy life expectancy data, we have consulted people who are and have read what has been published in this area regarding British data. The conclusions of these researchers, who are more familiar with life expectancy data than we are, seems to be that the situation is improving. At worst, people are spending the same proportion of their lives severely disabled — so gains in life expectancy are split between time spent healthy and time spent in poor health. At best, the trend over the last twenty years has been for the increase in life expectancy to lead to an equal increase in healthy life expectancy and no change in disabled life expectancy.

If we choose assumptions for trends that reflect this optimistic view, the result is that disability prevalence rates fall and consequently the disabled population does not rise in line with the total number of elderly people, and may even fall.

As we pointed out in section 7.2, the range for the projected number of severely disabled adults in 2036 (according to one particular definition of severity) is between 0.8 million and 1.8 million for the models we have run. Moreover, some more extreme models may also be compatible with existing trends data. Such a wide funnel of doubt is inevitable when projecting forward for 40 years on the basis of inconclusive data.

There are many other aspects of the projection model which could be refined or even overhauled. However, we do not feel that the model itself is an important source of uncertainty. Indeed, apart from the doubts over trends, the most important shortcoming of the projections is probably the lack of data on the prevalence rates of disability for people over the age of 85. If such data, which do exist, are published it may be possible to improve the reliability of the output from the projection model.

Another theme which underpins the work described in this paper is the lack of reliable data. For example, we described in section 4 how we derived the transition rates for our multiple state model from prevalence rate data applicable to 1985 and 1986. Future research in the area of long term care would be greatly assisted if regular national surveys were undertaken which enabled longitudinal data to be collected (i.e. an appropriate cross section of the UK population could be tracked at each survey

date so that transition rates could be computed directly from the data). Ideally, the surveys should be undertaken at least biennially since, as noted in section 2.2 in the context of Table 7, we are most interested in calculating probabilities of transition from one year to the next.

Finally, we have projected, under various assumptions, the disabled population over the next 40 years. The next step would be to assess the care needs of this population, being careful to distinguish between formal and informal provision.

#### Acknowledgements

This research was supported by a grant from the Institute of Actuaries and the Faculty of Actuaries. The authors thank Ross Ainslie for his many suggestions and also for his efforts in arranging meetings with a range of experts in the field of long-term care. Stephen Laurie chaired an actuarial study group on long-term care where many of the ideas in this paper were discussed. The comments of Olga Daly and Malcolm Thraves at the group meetings helped our understanding of long-term care insurance. Andrew Bebbington provided useful insights into the measurement of healthy life expectancies. Finally, the authors are very grateful to Steven Haberman for his valuable comments on earlier drafts of this paper.

#### References

- Ainslie, R.R. & Laurie, S.P. (1998): Personal Communication
- Bebbington, A. C. & Darton, R. A. (1996). *Healthy Life Expectancy in England and Wales: Recent Evidence*. PSSRU Discussion Paper **1205**.
- Benjamin, B & Pollard, J.H. (1993). *The analysis of mortality and other actuarial statistics*. The Institute and Faculty of Actuaries
- Bennett, N., Jarvis, L., Rowlands, O., Singleton, N. & Haseldon, L. (1996). *Living in Britain:* Results of the 1994 General Household Survey. London: HMSO.
- Bone, M. (1995). Trends in dependency among older people in England. London: HMSO.
- Bone, M., Bebbington, A. C., Jagger, C., Morgan, K. & Nicolaas, G. (1995). *Health Expectancy and Its Uses*. London: HMSO.
- Bone, M., Gregory, J., Gill, B. & Lader, D. (1994). *Retirement and retirement plans*. London: HMSO.
- Bonita, R. (1997). Added years, onus or bonus? Lancet, 350, 1167-68.
- Craig, P. & Greenslade, M. (1998). First findings from the disability follow-up to the family resources survey. London: Department of Social Security.
- Darton, R. A. (1994). Review of Recent Research on Elderly People in Residential Care and Nursing Homes, with Specific Reference to Dependency. PSSRU Discussion Paper 1082
- Darton, R. & Brown, P. (1997). Survey of Admissions to Residential Care: Analyses of Six Month Follow-Up. PSSRU Discussion Paper 1340.
- Department of Health and Social Security (1996). Health and Social Security Statistics for England 1996 edition. London: The Stationery Office.
- Donaldson, L. J. & Jagger, C. (1983). Survival and functional capacity: three year follow up of an elderly population in hospitals and homes. Journal of Epidemiology and Community Health, 37, 176–179.
- Dullaway, D. & Elliott, S. (1998). Long-Term Care Insurance: A Guide to Product Design and Pricing. Staple Inn Actuarial Society.
- Glendinning, C. (1992). The Costs of Informal Care: Looking inside the Household. London: HMSO.
- Goddard, E. (1998). 1994 General Household Survey: follow-up of the health of people aged 65 and over. London: Department of Health.
- Government Actuary (1998). 1996-Based National Population Projections. London: The Stationery Office.
- Green, H. (1985). Informal Carers. (A General Household Survey supplement) London: HMSO.

- Haberman, S & Pitacco, E. (1999). *Actuarial Models for Disability Insurance*. Boca Raton: Chapman & Hall / CRC Press
- Jagger, C. & Clarke, M. (1988). Mortality Risks in the Elderly: Five-Year Follow-up of a Total Population. International Journal of Epidemiology, 11, 111–114.
- Jagger, C., Clarke, M. & Davies, R. A. (1986). The elderly at home: indices of disability. Journal of Epidemiology and Community Health, 40, 139-142.
- Jagger, C., Spiers, N. A. & Clarke, M. (1993). Factors Associated with Decline in Function, Institutionalization and Mortality of Elderly People. Age and Ageing, 22, 190–197.
- Manton, K. G., Corder, L. & Stallard, E. (1997a). *Chronic Disability Trends in Elderly United States Populations: 1982–1994*. Proceedings of the National Academy of Science, **94**, 2593–98.
- Manton, K. G., Stallard, E. & Corder, L. (1997b). Changes in the Age Dependence of Mortality and Disability: Cohort and Other Determinants. Demography, 34, 135–157.
- Martin, J., Meltzer, H. & Elliot, D. (1988). OPCS surveys of disability in Great Britain, Report 1, The prevalence of disability among adults. London: HMSO.
- Matthews, A. & Truscott, P. (1990). Disability, household income & expenditure: a follow up survey of disabled adults in the Family Expenditure Survey. London: HMSO.
- National Aging Information Center (1996). Limitations in Activities of Daily Living Among the Elderly: Data Analysis from the 1989 National Long-Term Care Survey. Washington: NAIC.
- Netten, A., Darton, R., Forder, J. & Baines, B. (1997). Cross-sectional Survey of Residential and Nursing Homes for Elderly People. PSSRU Discussion Paper 1339/2.
- Netten, A. & Dennett, J. (1997). Unit Costs of Health & Social Care. Canterbury: PSSRU.
- Nuttall, S. R., Blackwood, R. J. L., Bussell, B. M. H., Cliff, J. P., Cornall, M. J., Cowley, A., Gatenby, P. L. & Webber, J. M. (1994). Financing Long-Term Care in Great Britain. J.I.A. 121, 1–53.
- Office of Population Censuses and Surveys (1987). English Life Tables No. 14, OPCS Dicennial Supplement No. 7, HMSO
- Office of Population Censuses and Surveys (1993). 1991 Census: Limiting Long-term Illness (CEN 91 LLI). London: HMSO.
- Rickayzen, B. D. & Walsh, D. E. P (2000). A Model for Projecting the number of People who will require Long-Term Care in the Future. Part II: The Multiple State Model. Actuarial Research Paper No. 124, City University, London
- Robine, J., Romieu, I. & Cambois, E. (1997). *Health Expectancies and Current Research*. Review of Clinical Gerontology, 7, 73–81. Office of Population Censuses and Surveys (1987). English Life Tables No. 14, OPCS Decennial Supplement No. 7, HMSO
- Society of Actuaries Long-Term Care Valuation Insurance Methods Task Force (1995). Long-Term Care Valuation Insurance Methods. Transactions of the Society of Actuaries, XLVII, 103–271.
- Thomas, M., Walker, A., Wilmot, A. & Bennett, N. (1998). Living in Britain: Results of the 1996 General Household Survey. London: The Stationery Office.
- Walsh, D. E. P. & Rickayzen, B. D. (2000). A Model for Projecting the number of People who will require Long-Term Care in the Future. Part I: Data Considerations. Actuarial Research Paper No. 123, City University, London.
- Wittenberg, R., Pickard, L., Comas-Herrera, A., Davies, B. & Darton, R. (1998). Demand for Long-term care: projections of long-term care finance for elderly people. PSSRU.



## **DEPARTMENT OF ACTUARIAL SCIENCE AND STATISTICS**

## Actuarial Research Papers since 1995

| 70. | Huber P. A Review of Wilkie's Stochastic Investment Model. January 19   | 95. 22 pages.<br>ISBN 1 874 770 70 0          |
|-----|---|---|
| 71. | Renshaw A.E. On the Graduation of `Amounts'. January 1995. 24 pages.  | ISBN 1 874 770 71 9                           |
| 72. | Renshaw A.E. Claims Reserving by Joint Modelling. December 1994. 26   | pages.<br>ISBN 1 874 770 72 7                 |
| 73. | Renshaw A.E. Graduation and Generalised Linear Models: An Overview. 40 pages.   | February 1995.<br>ISBN 1 874 770 73 5         |
| 74. | Khorasanee M.Z. Simulation of Investment Returns for a Money Purchase 20 pages.   | e Fund. June 1995.<br>ISBN 1 874 770 74 3     |
| 75. | Owadally M.I. and Haberman S. Finite-time Pension Fund Dynamics with Return. June 1995. 28 pages.                             | Random Rates of<br>ISBN 1 874 770 75 1        |
| 76. | Owadally M.I. and Haberman S. Stochastic Investment Modelling and Op<br>June 1995. 25 pages. ISBN 1 874 770                   |   |
| 77. | Khorasanee M.Z. Applying the Defined Benefit Principle to a Defined Co. August 1995. 30 pages.                                | ntribution Scheme.<br>ISBN 1 874 770 77 8     |
| 78. | Sebastiani P. and Settimi R. Experimental Design for Non-Linear Problem pages.  | ns. September 1995. 13<br>874 770 78 6        |
| 79. | Verrall R.J. Whittaker Graduation and Parametric State Space Models. N 23 pages.  | ovember 1995.<br>ISBN 1 874 770 79 4          |
| 80. | Verrall R.J. Claims Reserving and Generalised Additive Models. Novem  | ber 1995. 17 pages.<br>ISBN 1 874 770 80 8    |
| 81. | Nelder J.A. and Verrall R.J. Credibility Theory and Generalized Linear M. 15 pages.   | Iodels. November 1995.<br>ISBN 1 874 770 81 6 |
| 82. | Renshaw A.E., Haberman S. and Hatzopoulos P. On The Duality of Assurthe Construction of Life Tables. December 1995. 17 Pages. | mptions Underpinning<br>ISBN 1874770824       |

Chadburn R.G. Use of a Parametric Risk Measure in Assessing Risk Based Capital and Insolvency Constraints for With Profits Life Insurance. March 1996. 17 Pages.

83.

ISBN 1 874 770 84 0

- Haberman S. Landmarks in the History of Actuarial Science (up to 1919). March 1996.
   Pages. ISBN 1 874 770 85 9
- Renshaw A.E. and Haberman S. Dual Modelling and Select Mortality. March 1996.
   30 Pages. ISBN 1 874 770 88 3
- Booth P.M. Long-Term Care for the Elderly: A Review of Policy Options. April 1996.
   45 Pages. ISBN 1 874 770 89 1
- 87. Huber P.P. A Note on the Jump-Equilibrium Model. April 1996. 17 Pages.

  ISBN 1 874 770 90 5
- 88. Haberman S and Wong L.Y.P. Moving Average Rates of Return and the Variability of Pension Contributions and Fund Levels for a Defined Benefit Pension Scheme. May 1996. 51 Pages. ISBN 1 874 770 91 3
- Cooper D.R. Providing Pensions for Employees with Varied Working Lives. June 1996.
   Pages. ISBN 1 874 770 93 X
- Khorasanee M.Z. Annuity Choices for Pensioners. August 1996. 25 Pages.
   ISBN 1 874 770 94 8
- 91. Verrall R.J. A Unified Framework for Graduation. November 1996. 25 Pages.

  ISBN 1 874 770 99 9
- Haberman S. and Renshaw A.E. A Different Perspective on UK Assured Lives Select Mortality.
   November 1996. 61 Pages.

  ISBN 1 874 770 00 X
- 93. Booth P.M. The Analysis of Actuarial Investment Risk. March 1997. 43 Pages.
  ISBN 1 901615 03 0
- Booth P.M., Chadburn R.G. and Ong A.S.K. Utility-Maximisation and the Control of Solvency for Life Insurance Funds. April 1997. 39 Pages. ISBN 1 901615 04 9
- Chadburn R.G. The Use of Capital, Bonus Policy and Investment Policy in the Control of Solvency for With-Profits Life Insurance Companies in the UK. April 1997. 29 Pages.
   ISBN 1 901615 05 7
- Renshaw A.E. and Haberman S. A Simple Graphical Method for the Comparison of Two Mortality Experiences. April 1997. 32 Pages. ISBN 1 901615 06 5
- 97. Wong C.F.W. and Haberman S. A Short Note on Arma (1, 1) Investment Rates of Return and Pension Funding. April 1997. 14 Pages. ISBN 1 901615 07 3
- Puzey A S. A General Theory of Mortality Rate Estimators. June 1997. 26 Pages.
   ISBN 1 901615 08 1
- 99. Puzey A S. On the Bias of the Conventional Actuarial Estimator of  $q_x$ . June 1997. 14 Pages. ISBN 1 901615 09 X
- 100. Walsh D. and Booth P.M. Actuarial Techniques in Pricing for Risk in Bank Lending. June 1997.
   55 Pages. ISBN 1 901615 12 X

- Haberman S. and Walsh D. Analysis of Trends in PHI Claim Inception Data. July 1997.
   Pages. ISBN 1 901615 16 2
- Haberman S. and Smith D. Stochastic Investment Modelling and Pension Funding: A Simulation Based Analysis. November 1997. 91 Pages. ISBN 1 901615 19 7
- Rickayzen B.D. A Sensitivity Analysis of the Parameters used in a PHI Multiple State Model.
   December 1997. 18 Pages.

  ISBN 1 901615 20 0
- 104. Verrall R.J. and Yakoubov Y.H. A Fuzzy Approach to Grouping by Policyholder Age in General Insurance. January 1998. 18 Pages. ISBN 1 901615 22 7
- Yakoubov Y.H. and Haberman S. Review of Actuarial Applications of Fuzzy Set Theory.
   February 1998. 88 Pages.
- 106. Haberman S. Stochastic Modelling of Pension Scheme Dynamics. February 1998. 41 Pages. ISBN 1 901615 24 3
- Cooper D.R. A Re-appraisal of the Revalued Career Average Benefit Design for Occupational Pension Schemes. February 1998. 12 Pages.
   ISBN 1 901615 25 1
- Wright I.D. A Stochastic Asset Model using Vector Auto-regression. February 1998. 59 Pages.
   ISBN 1 901615 26 X
- 109. Huber P.P. and Verrall R.J. The Need for Theory in Actuarial Economic Models. March 1998. 15 Pages. ISBN 1 901615 27 8
- Booth P.M. and Yakoubov Y. Investment Policy for Defined Contribution Pension Scheme Members Close to Retirement. May 1998. 32 Pages ISBN 1 901615 28 6
- 111. Chadburn R.G. A Genetic Approach to the Modelling of Sickness Rates, with Application to Life Insurance Risk Classification. May 1998. 17 Pages. ISBN 1 901615 29 4
- Wright I.D. A Stochastic Approach to Pension Scheme Funding. June 1998. 24 Pages.
   ISBN 1 901615 30 8
- 113. Renshaw A.E. and Haberman S. Modelling the Recent Time Trends in UK Permanent Health Insurance Recovery, Mortality and Claim Inception Transition Intensities. June 1998. 57 Pages. ISBN 1 901615 31 6
- Megaloudi C. and Haberman S. Contribution and Solvency Risk in a Defined Benefit Pension Scheme. July 1998. 39 Pages
   ISBN 1 901615 32 4
- Chadburn R.G. Controlling Solvency and Maximising Policyholders' Returns: A Comparison of Management Strategies for Accumulating With-Profits Long-Term Insurance Business. August 1998. 29 Pages ISBN 1 901615 33 2
- Fernandes F.N. Total Reward An Actuarial Perspective. August 1998. 25 Pages.
   ISBN 1 901615 34 0
- Booth P.M. and Walsh D. The Application of Financial Theory to the Pricing of Upward Only Rent Reviews. November 1998. 23 Pages.

  ISBN 1 901615 35 9

- 118. Renshaw A.E. and Haberman S. Observations on the Proposed New Mortality Tables Based on the 1991-94 Experience for Male Permanent Assurances. February 1999. 40 Pages. ISBN 1 901615 36 7
- Velmachos D. And Haberman S. Moving Average Models for Interest Rates and Applications to Life Insurance Mathematics. July 1999. 27 Pages. ISBN 1 901615 38 3
- Chadburn R.G. and Wright I.D. The Sensitivity of Life Office Simulation Outcomes to Differences in Asset Model Structure. July 1999. 58 Pages.
   ISBN 1 901615 39 1
- Renshaw A.E. and Haberman S. An Empirical Study of Claim and Sickness Inception Transition Intensities (Aspects of the UK Permanent Health Insurance Experience). November 1999.
   35 Pages. ISBN 1 901615 41 3
- 122. Booth P.M. and Cooper D.R. The Tax Treatment of Pensions. April 2000. 36 pages.

  ISBN 1 901615 42 1
- 123. Walsh D.E.P. and Rickayzen B.D. A Model for Projecting the number of People who will require Long-Term Care in the Future. Part I: Data Considerations. June 2000. 37 pages. ISBN 1 901615 43 X
- 124. Rickayzen B.D. and Walsh D.E.P. A Model for Projecting the number of People who will require Long-Term Care in the Future. Part II: The Multiple State Model. June 2000. 27 pages. ISBN 1 901615 44 8
- 125. Walsh D.E.P. and Rickayzen B.D. A Model for Projecting the number of People who will require Long-Term Care in the Future. Part III: The Projected Numbers and The Funnel of Doubt. June 2000. 61 pages. ISBN 1 901615 45 6

### Statistical Research Papers

- Sebastiani P. Some Results on the Derivatives of Matrix Functions. December 1995.
   17 Pages. ISBN 1 874 770 83 2
- Dawid A.P. and Sebastiani P. Coherent Criteria for Optimal Experimental Design. March 1996. 35 Pages. ISBN 1 874 770 86 7
- Sebastiani P. and Wynn H.P. Maximum Entropy Sampling and Optimal Bayesian Experimental Design. March 1996. 22 Pages. ISBN 1 874 770 87 5
- Sebastiani P. and Settimi R. A Note on D-optimal Designs for a Logistic Regression Model. May 1996. 12 Pages.
   ISBN 1 874 770 92 1
- Sebastiani P. and Settimi R. First-order Optimal Designs for Non Linear Models. August 1996.
   28 Pages. ISBN 1 874 770 95 6
- Newby M. A Business Process Approach to Maintenance: Measurement, Decision and Control. September 1996. 12 Pages. ISBN 1 874 770 96 4
- Newby M. Moments and Generating Functions for the Absorption Distribution and its Negative Binomial Analogue. September 1996. 16 Pages. ISBN 1 874 770 97 2

- Cowell R.G. Mixture Reduction via Predictive Scores. November 1996. 17 Pages.
   ISBN 1 874 770 98 0
- Sebastiani P. and Ramoni M. Robust Parameter Learning in Bayesian Networks with Missing Data. March 1997. 9 Pages. ISBN 1 901615 00 6
- 10. Newby M.J. and Coolen F.P.A. Guidelines for Corrective Replacement Based on Low Stochastic Structure Assumptions. March 1997. 9 Pages. ISBN 1 901615 01 4.
- Newby M.J. Approximations for the Absorption Distribution and its Negative Binomial Analogue. March 1997. 6 Pages. ISBN 1 901615 02 2
- 12. Ramoni M. and Sebastiani P. The Use of Exogenous Knowledge to Learn Bayesian Networks from Incomplete Databases. June 1997. 11 Pages. ISBN 1 901615 10 3
- Ramoni M. and Sebastiani P. Learning Bayesian Networks from Incomplete Databases.
   June 1997. 14 Pages.

  ISBN 1 901615 11 1
- Sebastiani P. and Wynn H.P. Risk Based Optimal Designs. June 1997. 10 Pages.
   ISBN 1 901615 13 8
- Cowell R. Sampling without Replacement in Junction Trees. June 1997. 10 Pages.
   ISBN 1 901615 14 6
- Dagg R.A. and Newby M.J. Optimal Overhaul Intervals with Imperfect Inspection and Repair. July 1997. 11 Pages. ISBN 1 901615 15 4
- Sebastiani P. and Wynn H.P. Bayesian Experimental Design and Shannon Information. October 1997. 11 Pages. ISBN 1901615-17-0
- Wolstenholme L.C. A Characterisation of Phase Type Distributions. November 1997.
   11 Pages. ISBN 1 901615 18 9
- Wolstenholme L.C. A Comparison of Models for Probability of Detection (POD) Curves.
   December 1997. 23 Pages.
- Cowell R.G. Parameter Learning from Incomplete Data Using Maximum Entropy I: Principles. February 1999. 19 Pages. ISBN 1 901615 37 5
- Cowell R.G. Parameter Learning from Incomplete Data Using Maximum Entropy II: Application to Bayesian Networks. November 1999. 12 Pages ISBN 1901615 40 5

# **Department of Actuarial Science and Statistics**

# Actuarial Research Club

The support of the corporate members

CGU
Government Actuary's Department
Guardian Insurance
Hymans Robertson
KPMG
Munich Reinsurance
PricewaterhouseCoopers
Swiss Reinsurance
Watson Wyatt

is gratefully acknowledged.

ISBN 1 901615 45 6