Learning to Calculate Area Under the Standard Normal Curve Using the Z-Table

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November 7, 2025

RECOMMENDED CITATION

Mohammed looti (2025). *Learning to Calculate Area Under the Standard Normal Curve Using the Z-Table*. PSYCHOLOGICAL STATISTICS. Retrieved from https://statistics.arabpsychology.com/?p=12181

The Fundamental Challenge: Navigating the Normal Distribution

A cornerstone concept in elementary statistics involves calculating probabilities associated with the Standard Normal Curve. This curve, often referred to as the Z-distribution, is essential because it allows us to standardize and compare data from various sources. The most frequently posed challenge to students is: **"Find the indicated area under the standard normal curve."**

Determining the area under this curve is synonymous with finding the probability that a randomly selected observation falls within a specific range. Since the total area under the curve equals 1 (or 100%), these calculations are foundational for hypothesis testing and confidence interval creation. We rely almost exclusively on the Z table, which provides pre-calculated cumulative probabilities corresponding to specific Z-scores.

This comprehensive tutorial will guide you through the precise steps required to utilize the Z table effectively. We will cover the four principal types of area calculation questions encountered in statistical analysis:

Calculating the area less than a specified Z-score (Left Tail Probability).
Calculating the area greater than a specified Z-score (Right Tail Probability).
Calculating the area bounded between two Z-scores (Interval Probability).
Calculating the area outside of two Z-scores (Two-Tailed Probability).

Example 1: Finding the Area Less Than a Specified Z-Value (Left Tail)

The most straightforward calculation involves finding the probability to the left of a given Z-score. The standard Z table is specifically designed to provide cumulative probability, meaning it inherently gives the area from negative infinity up to the specified Z-score. This type of calculation directly translates to finding the proportion of data that falls below that specific value in the distribution.

Question: Find the area under the standard normal curve to the left of Z = 1.26.

Solution: Because the Z table provides cumulative area, solving this problem requires only a single lookup. We locate 1.2 in the row margins and 0.06 in the column headings of the Z table to find the intersection point corresponding to 1.26.

z	0	0.01	0.02	0.03	0.04	0.05	0.06	0.07	0.08	0.09
0.0	0.5000	0.5040	0.5080	0.5120	0.5160	0.5199	0.5239	0.5279	0.5319	0.5359
0.1	0.5398	0.5438	0.5478	0.5517	0.5557	0.5596	0.5636	0.5675	0.5714	0.5753
0.2	0.5793	0.5832	0.5871	0.5910	0.5948	0.5987	0.6026	0.6064	0.6103	0.6141
0.3	0.6179	0.6217	0.6255	0.6293	0.6331	0.6368	0.6406	0.6443	0.6480	0.6517
0.4	0.6554	0.6591	0.6628	0.6664	0.6700	0.6736	0.6772	0.6808	0.6844	0.6879
0.5	0.6915	0.6950	0.6985	0.7019	0.7054	0.7088	0.7123	0.7157	0.7190	0.7224
0.6	0.7257	0.7291	0.7324	0.7357	0.7389	0.7422	0.7454	0.7486	0.7517	0.7549
0.7	0.7580	0.7611	0.7642	0.7673	0.7704	0.7734	0.7764	0.7794	0.7823	0.7852
0.8	0.7881	0.7910	0.7939	0.7967	0.7995	0.8023	0.8051	0.8078	0.8106	0.8133
0.9	0.8159	0.8186	0.8212	0.8238	0.8264	0.8289	0.8315	0.8340	0.8365	0.8389
1.0	0.8413	0.8438	0.8461	0.8485	0.8508	0.8531	0.8554	0.8577	0.8599	0.8621
1.1	0.8643	0.8665	0.8686	0.8708	0.8729	0.8749	0.8770	0.8790	0.8810	0.8830
1.2	0.8849	0.8869	0.8888	0.8907	0.8925	0.8944	0.8962	0.8980	0.8997	0.9015
1.3	0.9032	0.9049	0.9066	0.9082	0.9099	0.9115	0.9131	0.9147	0.9162	0.9177
1.4	0.9192	0.9207	0.9222	0.9236	0.9251	0.9265	0.9279	0.9292	0.9306	0.9319
1.5	0.9332	0.9345	0.9357	0.9370	0.9382	0.9394	0.9406	0.9418	0.9429	0.9441
1.6	0.9452	0.9463	0.9474	0.9484	0.9495	0.9505	0.9515	0.9525	0.9535	0.9545
1.7	0.9554	0.9564	0.9573	0.9582	0.9591	0.9599	0.9608	0.9616	0.9625	0.9633
1.8	0.9641	0.9649	0.9656	0.9664	0.9671	0.9678	0.9686	0.9693	0.9699	0.9706
1.9	0.9713	0.9719	0.9726	0.9732	0.9738	0.9744	0.9750	0.9756	0.9761	0.9767
2.0	0.9772	0.9778	0.9783	0.9788	0.9793	0.9798	0.9803	0.9808	0.9812	0.9817

The resulting value from the lookup directly yields the required area. Thus, the area under the standard normal curve to the left of Z = 1.26 is precisely **0.8962**. This means approximately 89.62% of the data falls below this specific Z-score.

Example 2: Finding the Area Greater Than a Specified Z-Value (Right Tail)

When asked to find the area to the right of a Z-score, we must remember the fundamental property of the Normal Distribution: the total area under the curve is always equal to 1. Since the Z table only provides the area to the left (cumulative probability), we must calculate the right-tail probability by applying the complement rule--subtracting the left-tail area from 1.

Question: Find the area under the standard normal curve to the right of Z = -1.81.

Solution: First, we must look up the Z-score of -1.81 in the Z table. This value, which is 0.0351, represents the area to the left of Z = -1.81. To find the area to the right, we apply the complement rule: Area (Right) = 1 - Area (Left).

z	0	0.01	0.02	0.03	0.04	0.05	0.06	0.07	0.08	0.09
-3.0	0.0013	0.0013	0.0013	0.0012	0.0012	0.0011	0.0011	0.0011	0.0010	0.0010
-2.9	0.0019	0.0018	0.0018	0.0017	0.0016	0.0016	0.0015	0.0015	0.0014	0.0014
-2.8	0.0026	0.0025	0.0024	0.0023	0.0023	0.0022	0.0021	0.0021	0.0020	0.0019
-2.7	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026
-2.6	0.0047	0.0045	0.0044	0.0043	0.0041	0.0040	0.0039	0.0038	0.0037	0.0036
-2.5	0.0062	0.0060	0.0059	0.0057	0.0055	0.0054	0.0052	0.0051	0.0049	0.0048
-2.4	0.0082	0.0080	0.0078	0.0075	0.0073	0.0071	0.0069	0.0068	0.0066	0.0064
-2.3	0.0107	0.0104	0.0102	0.0099	0.0096	0.0094	0.0091	0.0089	0.0087	0.0084
-2.2	0.0139	0.0136	0.0132	0.0129	0.0125	0.0122	0.0119	0.0116	0.0113	0.0110
-2.1	0.0179	0.0174	0.0170	0.0166	0.0162	0.0158	0.0154	0.0150	0.0146	0.0143
-2.0	0.0228	0.0222	0.0217	0.0212	0.0207	0.0202	0.0197	0.0192	0.0188	0.0183
-1.9	0.0287	0.0281	0.0274	0.0268	0.0262	0.0256	0.0250	0.0244	0.0239	0.0233
-1.8	0.0359	0.0351	0.0344	0.0336	0.0329	0.0322	0.0314	0.0307	0.0301	0.0294
-1.7	0.0446	0.0436	0.0427	0.0418	0.0409	0.0401	0.0392	0.0384	0.0375	0.0367
-1.6	0.0548	0.0537	0.0526	0.0516	0.0505	0.0495	0.0485	0.0475	0.0465	0.0455
-1.5	0.0668	0.0655	0.0643	0.0630	0.0618	0.0606	0.0594	0.0582	0.0571	0.0559
-1.4	0.0808	0.0793	0.0778	0.0764	0.0749	0.0735	0.0721	0.0708	0.0694	0.0681
-1.3	0.0968	0.0951	0.0934	0.0918	0.0901	0.0885	0.0869	0.0853	0.0838	0.0823
-1.2	0.1151	0.1131	0.1112	0.1093	0.1075	0.1056	0.1038	0.1020	0.1003	0.0985
-1.1	0.1357	0.1335	0.1314	0.1292	0.1271	0.1251	0.1230	0.1210	0.1190	0.1170

Performing the calculation, we have: 1 - 0.0351. The area under the standard normal curve to the right of Z = -1.81 is therefore **0.9649**. This demonstrates how the complement rule is crucial for accurately determining right-tail probabilities using standard cumulative tables.

Example 3: Finding the Area Bounded Between Two Z-Values (Interval Area)

Finding the area between two specific Z-scores (Z1 and Z2) is often required when calculating the probability that a data point falls within a defined range or confidence interval. This calculation requires using the cumulative property of the Z table twice. The methodology involves finding the cumulative area up to the upper boundary (Z2) and then subtracting the cumulative area up to the lower boundary (Z1).

Question: Find the area under the standard normal curve between Z = -1.81 and Z = 1.26.

Solution: We rely on the results obtained from the previous table lookups. The cumulative area to the left of the upper bound, Z = 1.26, is 0.8962. The cumulative area to the left of the lower bound, Z = -1.81, is 0.0351.

The formula for the interval area is A(Z_upper) - A(Z_lower). Substituting our values, we calculate the area under the standard normal curve between Z = -1.81 and Z = 1.26 as: 0.8962 - 0.0351. This results in an area of **0.8611**. This large area confirms that a significant portion (86.11%) of the data lies within this specific interval of the distribution.

Example 4: Finding the Area Outside of Two Z-Values (Two-Tailed Area)

The final common scenario involves finding the total area outside of an interval, specifically the sum of the extreme left and extreme right tails. This calculation is crucial in two-tailed hypothesis testing, where we are interested in deviations that are either significantly high or significantly low.

Question: Find the area under the standard normal curve outside of Z = -1.81 and Z = 1.26.

Solution: To solve this, we must calculate the area in the left tail (to the left of Z = -1.81) and the area in the right tail (to the right of Z = 1.26), and then sum these two probabilities. Alternatively, we could subtract the interval area found in Example 3 from 1.

Using the summation method, we know the area to the left of Z = -1.81 is **0.0351**. For the right tail, we must use the complement rule: Area (Right Tail) = 1 - Area (Left of 1.26), which is 1 - 0.8962 = **0.1038**.

Thus, the total area outside the interval is the sum of these two tail probabilities: 0.0351 + 0.1038. The resulting area outside of Z = -1.81 and Z = 1.26 is **0.1389**. This result is the complement of the area calculated in Example 3 (1 - 0.8611 = 0.1389), providing a self-check for the calculation.

Leveraging Technology: The Standard Normal Curve Calculator

While understanding manual Z table lookups is critical for grasping the underlying statistical principles, modern practice often involves utilizing computational tools for speed and accuracy. For educators and practitioners alike, online calculators offer immediate verification of manual results and are invaluable when dealing with non-standard Z-scores.

To efficiently determine the probability or area under the Standard Normal Curve between any two Z-values, you can use specialized tools. We recommend using this calculator, which automates the cumulative distribution function (CDF) process, allowing for rapid calculation of interval probabilities without the need for manual table lookups or subtractions.