

## **UNISEX LIFE EXPECTANCIES AT BIRTH AND AGE 65**

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Life expectancies at birth and age 65 are shown in tables V.A4 and V.A5 of the 2018 Trustees Report (officially called “The 2018 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds” – <http://www.ssa.gov/OACT/TR/2018/index.html>). The life expectancies in those tables are presented on both a period and a cohort basis, separately, for males and females. This note provides the corresponding unisex life expectancies, and a brief explanation of the calculation method.

The following standard actuarial functions<sup>1</sup> are used in developing life expectancies:

$e_x$  = the average number of years of life remaining at exact age  $x$

$l_x$  = the number of persons surviving to exact age  $x$

$l_0$  = the radix<sup>2</sup> (the starting number of persons in the life table at age 0)

For the purpose of this note, we add a second subscript to denote gender where the letters  $u$ ,  $m$ , and  $f$  represent unisex, male, and female, respectively.

The Office of the Chief Actuary computes all unisex life table values from the corresponding male and female life table values based on the assumption of an annual sex ratio<sup>3</sup> of 1,050 male births for every 1,000 female births. Thus, a unisex life table is created by combining a male life table with radix 105,000 and a female life table with radix 100,000, and then rescaling the combined table to radix 100,000. At a given age  $x$ , the unisex life expectancy is calculated as:

$$e_{x,u} = \frac{l_{x,m} e_{x,m} + l_{x,f} e_{x,f}}{l_{x,m} + l_{x,f}} \quad (1)$$

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<sup>1</sup> These actuarial functions are described in chapter IV, section A, of Actuarial Study Number 120, [Life Tables for the United States Social Security Area 1900-2100](http://www.socialsecurity.gov/OACT/NOTES/pdf_studies/study120.pdf). This study can be found at: [http://www.socialsecurity.gov/OACT/NOTES/pdf\\_studies/study120.pdf](http://www.socialsecurity.gov/OACT/NOTES/pdf_studies/study120.pdf).

<sup>2</sup> The radix of a life table is defined as  $l_0$ , and is selected to be an arbitrary, but generally large, integer.

<sup>3</sup> Since 1940, the sex ratio has varied between 1,046 and 1,059 male births to 1,000 female births. For more information on the sex ratio, see the National Vital Statistics Report (NVSr), Volume 53, Number 20. Data for more recent years is available in more recent NVSRs.

For unisex life expectancy at birth, Equation (1) can be reduced to:

$$e_{0,u}^{\circ} = \frac{1.05 e_{0,m}^{\circ} + 1.00 e_{0,f}^{\circ}}{2.05} \quad (2)$$

In other words, unisex life expectancy at birth is equal to the sum of 1.05 times male life expectancy at birth, plus female life expectancy at birth, divided by 2.05.

For 2015, the unisex life expectancy at age 65 can be reduced to:

$$e_{65,u}^{\circ} = \frac{1.00 e_{65,m}^{\circ} + 1.04 e_{65,f}^{\circ}}{2.04} \quad (3)$$

Notice that the unisex life expectancy formula for age 65 puts more weight on the females than on the males, while the reverse is true for unisex life expectancy at birth. This is due to mortality being generally higher for males than for females, which reduces the percentage of the population that is male by age 65.

The tables on the following pages correspond to tables V.A4 and V.A5 of the 2018 Trustees Report. However, the tables included in this note are for the intermediate alternative only, and include data for each year from 1940 through 2100. Table 1 presents historical and projected unisex life expectancies on a period basis, and table 2 presents the unisex life expectancies on a cohort basis. For comparison purposes, tables 1 and 2 also present gender-specific life expectancies.

**Table 1 - Period Life Expectancies<sup>1</sup>**

Calendar Year	Unisex		Male		Female	
	At birth	At age 65	At birth	At age 65	At birth	At age 65
<b>Historical Data:</b>						
1940....	63.5	12.7	61.4	11.9	65.7	13.4
1941....	64.1	13.0	61.9	12.2	66.5	13.8
1942....	64.9	13.3	62.6	12.4	67.4	14.1
1943....	64.6	13.0	62.3	12.1	67.1	13.7
1944....	65.2	13.3	62.7	12.5	67.8	14.1
1945....	65.6	13.6	62.9	12.6	68.4	14.4
1946....	66.7	13.8	64.3	12.9	69.2	14.6
1947....	67.1	13.6	64.6	12.6	69.7	14.5
1948....	67.4	13.8	64.8	12.7	70.2	14.7
1949....	67.9	13.9	65.3	12.8	70.7	14.9
1950....	68.3	14.0	65.6	12.8	71.1	15.1
1951....	68.4	14.1	65.7	12.8	71.4	15.2
1952....	68.6	14.2	65.8	13.0	71.6	15.3
1953....	68.9	14.2	66.0	12.9	72.0	15.3
1954....	69.7	14.6	66.7	13.2	72.8	15.8
1955....	69.7	14.5	66.7	13.1	72.8	15.6
1956....	69.8	14.5	66.7	13.0	72.9	15.7
1957....	69.5	14.3	66.5	12.9	72.7	15.6
1958....	69.7	14.4	66.6	12.9	72.9	15.7
1959....	69.9	14.6	66.8	13.1	73.2	15.9
1960....	69.9	14.5	66.7	12.9	73.2	15.9
1961....	70.3	14.7	67.1	13.1	73.6	16.1
1962....	70.1	14.6	66.9	12.9	73.5	16.0
1963....	69.9	14.5	66.6	12.8	73.4	16.0
1964....	70.2	14.8	66.8	13.0	73.7	16.3
1965....	70.2	14.8	66.8	12.9	73.8	16.3
1966....	70.2	14.7	66.7	12.9	73.9	16.3
1967....	70.5	14.9	67.0	13.0	74.3	16.6
1968....	70.3	14.9	66.6	12.8	74.2	16.6
1969....	70.6	15.1	66.9	13.0	74.6	16.9
1970....	70.9	15.3	67.2	13.1	74.9	17.1
1971....	71.1	15.3	67.4	13.1	75.1	17.1
1972....	71.2	15.3	67.4	13.1	75.2	17.2
1973....	71.5	15.4	67.6	13.2	75.5	17.4
1974....	72.1	15.7	68.3	13.5	76.0	17.7
1975....	72.6	16.0	68.7	13.7	76.6	18.0
1976....	72.8	16.1	69.1	13.8	76.8	18.1
1977....	73.2	16.3	69.4	13.9	77.2	18.3
1978....	73.3	16.3	69.6	14.0	77.3	18.3
1979....	73.7	16.5	70.0	14.2	77.7	18.6
1980....	73.6	16.3	69.9	14.0	77.5	18.4
1981....	74.0	16.5	70.4	14.2	77.9	18.6
1982....	74.4	16.7	70.8	14.5	78.2	18.8
1983....	74.4	16.6	70.9	14.3	78.1	18.6
1984....	74.6	16.6	71.1	14.4	78.2	18.7
1985....	74.6	16.6	71.1	14.4	78.2	18.6
1986....	74.6	16.7	71.1	14.5	78.3	18.7
1987....	74.7	16.7	71.2	14.6	78.2	18.6
1988....	74.8	16.8	71.3	14.6	78.4	18.7
1989....	75.0	17.0	71.6	14.9	78.6	18.9

**Table 1 - Period Life Expectancies<sup>1</sup> (Cont.)**

Calendar Year	Unisex		Male		Female	
	At birth	At age 65	At birth	At age 65	At birth	At age 65
<b>Historical Data (Cont.):</b>						
1990....	75.3	17.2	71.8	15.1	78.9	19.1
1991....	75.4	17.3	72.0	15.2	79.0	19.2
1992....	75.7	17.4	72.3	15.3	79.2	19.3
1993....	75.5	17.2	72.1	15.2	79.0	19.0
1994....	75.6	17.3	72.3	15.3	79.1	19.1
1995....	75.7	17.3	72.5	15.4	79.1	19.1
1996....	76.0	17.3	73.0	15.5	79.2	19.1
1997....	76.3	17.4	73.4	15.6	79.4	19.1
1998....	76.5	17.4	73.7	15.7	79.4	19.1
1999....	76.5	17.4	73.8	15.7	79.3	19.0
2000....	76.6	17.5	74.0	15.9	79.4	19.0
2001....	76.7	17.6	74.1	16.1	79.5	19.1
2002....	76.8	17.7	74.2	16.2	79.5	19.1
2003....	76.9	17.8	74.4	16.3	79.6	19.2
2004....	77.3	18.1	74.8	16.7	80.0	19.5
2005....	77.3	18.1	74.8	16.7	80.0	19.5
2006....	77.6	18.4	75.1	17.0	80.2	19.7
2007....	77.9	18.6	75.4	17.2	80.5	19.9
2008....	77.9	18.6	75.5	17.2	80.5	19.9
2009....	78.3	18.9	75.9	17.5	80.8	20.2
2010....	78.5	18.9	76.1	17.6	80.9	20.2
2011....	78.5	19.0	76.2	17.7	81.0	20.2
2012....	78.6	19.1	76.3	17.8	81.0	20.3
2013....	78.6	19.1	76.3	17.8	81.1	20.3
2014....	78.7	19.2	76.3	17.9	81.1	20.4
2015 <sup>2</sup> ....	78.5	19.1	76.2	17.8	81.0	20.4
2016 <sup>2</sup> ....	78.9	19.4	76.7	18.1	81.3	20.6
2017 <sup>2</sup> ....	79.1	19.4	76.8	18.2	81.4	20.7
<b>Projected:<sup>3</sup></b>						
2018....	79.2	19.5	76.9	18.3	81.5	20.7
2019....	79.3	19.6	77.1	18.3	81.6	20.8
2020....	79.4	19.7	77.2	18.4	81.7	20.9
2021....	79.5	19.7	77.3	18.5	81.8	20.9
2022....	79.6	19.8	77.4	18.6	81.9	21.0
2023....	79.7	19.9	77.6	18.7	82.0	21.1
2024....	79.8	19.9	77.7	18.7	82.1	21.1
2025....	80.0	20.0	77.8	18.8	82.2	21.2
2026....	80.1	20.1	77.9	18.9	82.3	21.2
2027....	80.2	20.1	78.0	18.9	82.4	21.3
2028....	80.3	20.2	78.2	19.0	82.5	21.4
2029....	80.4	20.3	78.3	19.1	82.6	21.4
2030....	80.5	20.3	78.4	19.1	82.7	21.5
2031....	80.6	20.4	78.5	19.2	82.8	21.5
2032....	80.7	20.5	78.6	19.3	82.9	21.6
2033....	80.8	20.5	78.7	19.3	83.0	21.7
2034....	80.9	20.6	78.8	19.4	83.1	21.7
2035....	81.0	20.6	79.0	19.5	83.2	21.8
2036....	81.1	20.7	79.1	19.5	83.3	21.8
2037....	81.2	20.8	79.2	19.6	83.4	21.9
2038....	81.3	20.8	79.3	19.7	83.4	21.9
2039....	81.4	20.9	79.4	19.7	83.5	22.0

**Table 1 - Period Life Expectancies<sup>1</sup> (Cont.)**

Calendar Year	Unisex		Male		Female	
	At birth	At age 65	At birth	At age 65	At birth	At age 65
<b>Projected (Cont.):<sup>3</sup></b>						
2040....	81.5	20.9	79.5	19.8	83.6	22.1
2041....	81.6	21.0	79.6	19.8	83.7	22.1
2042....	81.7	21.0	79.7	19.9	83.8	22.2
2043....	81.8	21.1	79.8	20.0	83.9	22.2
2044....	81.9	21.2	79.9	20.0	84.0	22.3
2045....	82.0	21.2	80.0	20.1	84.1	22.3
2046....	82.1	21.3	80.1	20.1	84.1	22.4
2047....	82.2	21.3	80.2	20.2	84.2	22.4
2048....	82.3	21.4	80.3	20.3	84.3	22.5
2049....	82.4	21.4	80.4	20.3	84.4	22.5
2050....	82.4	21.5	80.5	20.4	84.5	22.6
2051....	82.5	21.6	80.6	20.4	84.5	22.7
2052....	82.6	21.6	80.7	20.5	84.6	22.7
2053....	82.7	21.7	80.8	20.6	84.7	22.8
2054....	82.8	21.7	80.9	20.6	84.8	22.8
2055....	82.9	21.8	81.0	20.7	84.9	22.9
2056....	83.0	21.8	81.1	20.7	84.9	22.9
2057....	83.1	21.9	81.2	20.8	85.0	23.0
2058....	83.2	21.9	81.3	20.8	85.1	23.0
2059....	83.2	22.0	81.4	20.9	85.2	23.1
2060....	83.3	22.0	81.5	20.9	85.3	23.1
2061....	83.4	22.1	81.6	21.0	85.3	23.2
2062....	83.5	22.1	81.7	21.1	85.4	23.2
2063....	83.6	22.2	81.8	21.1	85.5	23.3
2064....	83.7	22.2	81.8	21.2	85.6	23.3
2065....	83.7	22.3	81.9	21.2	85.6	23.4
2066....	83.8	22.3	82.0	21.3	85.7	23.4
2067....	83.9	22.4	82.1	21.3	85.8	23.4
2068....	84.0	22.4	82.2	21.4	85.8	23.5
2069....	84.1	22.5	82.3	21.4	85.9	23.5
2070....	84.1	22.5	82.4	21.5	86.0	23.6
2071....	84.2	22.6	82.4	21.5	86.1	23.6
2072....	84.3	22.6	82.5	21.6	86.1	23.7
2073....	84.4	22.7	82.6	21.6	86.2	23.7
2074....	84.4	22.7	82.7	21.7	86.3	23.8
2075....	84.5	22.8	82.8	21.7	86.3	23.8
2076....	84.6	22.8	82.9	21.8	86.4	23.9
2077....	84.7	22.9	82.9	21.8	86.5	23.9
2078....	84.7	22.9	83.0	21.9	86.5	24.0
2079....	84.8	23.0	83.1	21.9	86.6	24.0
2080....	84.9	23.0	83.2	22.0	86.7	24.0
2081....	85.0	23.1	83.3	22.0	86.7	24.1
2082....	85.0	23.1	83.3	22.1	86.8	24.1
2083....	85.1	23.1	83.4	22.1	86.9	24.2
2084....	85.2	23.2	83.5	22.2	86.9	24.2
2085....	85.2	23.2	83.6	22.2	87.0	24.3
2086....	85.3	23.3	83.7	22.3	87.0	24.3
2087....	85.4	23.3	83.7	22.3	87.1	24.4
2088....	85.4	23.4	83.8	22.4	87.2	24.4
2089....	85.5	23.4	83.9	22.4	87.2	24.4

**Table 1 - Period Life Expectancies<sup>1</sup> (Cont.)**

Calendar Year	Unisex		Male		Female	
	At birth	At age 65	At birth	At age 65	At birth	At age 65
<b>Projected (Cont.):<sup>3</sup></b>						
2090....	85.6	23.5	84.0	22.5	87.3	24.5
2091....	85.7	23.5	84.0	22.5	87.4	24.5
2092....	85.7	23.6	84.1	22.6	87.4	24.6
2093....	85.8	23.6	84.2	22.6	87.5	24.6
2094....	85.9	23.6	84.3	22.6	87.5	24.6
2095....	85.9	23.7	84.3	22.7	87.6	24.7
2096....	86.0	23.7	84.4	22.7	87.7	24.7
2097....	86.1	23.8	84.5	22.8	87.7	24.8
2098....	86.1	23.8	84.5	22.8	87.8	24.8
2099....	86.2	23.9	84.6	22.9	87.8	24.9
2100....	86.2	23.9	84.7	22.9	87.9	24.9

<sup>1</sup> The period life expectancy at a given age for a given year is the average remaining number of years expected prior to death for a person at that exact age, born on January 1, using the mortality rates for that year over the course of his or her remaining life.

<sup>2</sup> Estimated.

<sup>3</sup> The projected values are based on the intermediate assumptions of the 2018 Trustees Report.

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**Table 2 - Cohort Life Expectancies<sup>1</sup>**

Calendar Year	Unisex		Male		Female	
	At birth <sup>2</sup>	At age 65 <sup>3</sup>	At birth <sup>2</sup>	At age 65 <sup>3</sup>	At birth <sup>2</sup>	At age 65 <sup>3</sup>
1940....	73.4	13.8	70.4	12.7	76.6	14.7
1941....	73.8	13.9	70.8	12.8	76.9	14.9
1942....	74.3	14.0	71.4	12.8	77.4	15.0
1943....	74.6	14.1	71.7	12.9	77.7	15.1
1944....	74.9	14.2	71.9	12.9	78.0	15.3
1945....	75.2	14.3	72.2	13.0	78.3	15.4
1946....	75.6	14.4	72.6	13.0	78.7	15.6
1947....	75.9	14.5	73.0	13.0	79.1	15.7
1948....	76.1	14.6	73.1	13.1	79.2	15.9
1949....	76.2	14.7	73.2	13.1	79.4	16.0
1950....	76.4	14.7	73.4	13.1	79.6	16.2
1951....	76.5	14.8	73.5	13.1	79.7	16.3
1952....	76.6	14.8	73.5	13.1	79.8	16.4
1953....	76.7	14.9	73.7	13.1	80.0	16.5
1954....	76.9	15.0	73.9	13.1	80.1	16.6
1955....	77.0	15.1	74.0	13.1	80.2	16.7
1956....	77.1	15.1	74.1	13.1	80.2	16.9
1957....	77.2	15.2	74.2	13.2	80.3	17.0
1958....	77.3	15.3	74.3	13.2	80.3	17.2
1959....	77.4	15.4	74.5	13.2	80.4	17.3
1960....	77.6	15.5	74.7	13.2	80.6	17.4
1961....	77.7	15.6	74.9	13.3	80.7	17.5
1962....	77.9	15.7	75.0	13.3	80.8	17.7
1963....	78.0	15.7	75.2	13.4	80.9	17.8
1964....	78.2	15.8	75.4	13.4	81.0	17.9
1965....	78.3	15.9	75.6	13.5	81.1	18.0
1966....	78.5	16.0	75.9	13.5	81.3	18.2
1967....	78.8	16.1	76.2	13.6	81.5	18.3
1968....	79.0	16.2	76.4	13.7	81.7	18.4
1969....	79.2	16.3	76.6	13.7	81.8	18.5
1970....	79.4	16.4	76.9	13.8	82.0	18.5
1971....	79.6	16.4	77.1	13.9	82.2	18.6
1972....	79.7	16.5	77.2	14.0	82.3	18.6
1973....	79.9	16.6	77.4	14.1	82.4	18.7
1974....	80.0	16.6	77.6	14.2	82.6	18.7
1975....	80.2	16.7	77.8	14.2	82.7	18.7
1976....	80.3	16.7	78.0	14.3	82.9	18.7
1977....	80.5	16.8	78.2	14.4	83.0	18.8
1978....	80.7	16.8	78.3	14.5	83.1	18.8
1979....	80.8	16.9	78.5	14.6	83.3	18.8
1980....	81.0	16.9	78.6	14.7	83.4	18.8
1981....	81.1	17.0	78.8	14.9	83.5	18.9
1982....	81.2	17.1	79.0	15.0	83.6	18.9
1983....	81.4	17.2	79.1	15.1	83.7	19.0
1984....	81.5	17.3	79.2	15.3	83.8	19.0
1985....	81.6	17.4	79.3	15.4	83.9	19.1
1986....	81.7	17.5	79.5	15.5	84.0	19.2
1987....	81.8	17.6	79.6	15.7	84.1	19.2
1988....	81.9	17.7	79.7	15.8	84.2	19.3
1989....	82.0	17.8	79.9	15.9	84.3	19.4

**Table 2 - Cohort Life Expectancies<sup>1</sup> (Cont.)**

Calendar Year	Unisex		Male		Female	
	At birth <sup>2</sup>	At age 65 <sup>3</sup>	At birth <sup>2</sup>	At age 65 <sup>3</sup>	At birth <sup>2</sup>	At age 65 <sup>3</sup>
1990....	82.2	17.8	80.0	16.1	84.5	19.4
1991....	82.3	17.9	80.2	16.2	84.6	19.5
1992....	82.5	18.0	80.3	16.3	84.7	19.6
1993....	82.6	18.1	80.5	16.4	84.8	19.6
1994....	82.7	18.2	80.6	16.6	84.9	19.7
1995....	82.8	18.3	80.8	16.7	85.0	19.8
1996....	83.0	18.4	80.9	16.9	85.1	19.8
1997....	83.0	18.6	81.0	17.1	85.2	19.9
1998....	83.1	18.7	81.1	17.2	85.3	20.0
1999....	83.2	18.8	81.2	17.4	85.4	20.1
2000....	83.3	18.9	81.3	17.5	85.4	20.2
2001....	83.4	19.0	81.4	17.6	85.5	20.3
2002....	83.5	19.1	81.5	17.7	85.6	20.4
2003....	83.6	19.2	81.6	17.9	85.7	20.5
2004....	83.7	19.3	81.7	18.0	85.8	20.6
2005....	83.8	19.4	81.8	18.1	85.8	20.7
2006....	83.9	19.5	81.9	18.2	85.9	20.7
2007....	83.9	19.6	82.0	18.3	86.0	20.8
2008....	84.0	19.7	82.1	18.4	86.1	20.9
2009....	84.1	19.8	82.2	18.5	86.1	21.0
2010....	84.2	19.8	82.3	18.5	86.2	21.1
2011....	84.3	19.9	82.4	18.6	86.3	21.1
2012....	84.4	20.0	82.5	18.7	86.4	21.2
2013....	84.5	20.1	82.6	18.8	86.5	21.3
2014....	84.6	20.1	82.7	18.9	86.5	21.3
2015....	84.6	20.2	82.8	18.9	86.6	21.4
2016....	84.7	20.3	82.9	19.0	86.7	21.5
2017....	84.8	20.4	83.0	19.1	86.8	21.6
2018....	84.9	20.4	83.1	19.2	86.8	21.6
2019....	85.0	20.5	83.1	19.2	86.9	21.7
2020....	85.1	20.6	83.2	19.3	87.0	21.7
2021....	85.1	20.6	83.3	19.4	87.0	21.8
2022....	85.2	20.7	83.4	19.4	87.1	21.9
2023....	85.3	20.8	83.5	19.5	87.2	21.9
2024....	85.4	20.8	83.6	19.6	87.3	22.0
2025....	85.5	20.9	83.7	19.6	87.3	22.0
2026....	85.5	20.9	83.8	19.7	87.4	22.1
2027....	85.6	21.0	83.8	19.8	87.5	22.2
2028....	85.7	21.1	83.9	19.8	87.5	22.2
2029....	85.8	21.1	84.0	19.9	87.6	22.3
2030....	85.8	21.2	84.1	20.0	87.7	22.3
2031....	85.9	21.2	84.2	20.0	87.7	22.4
2032....	86.0	21.3	84.2	20.1	87.8	22.4
2033....	86.0	21.4	84.3	20.2	87.9	22.5
2034....	86.1	21.4	84.4	20.2	87.9	22.6
2035....	86.2	21.5	84.5	20.3	88.0	22.6
2036....	86.3	21.5	84.6	20.3	88.1	22.7
2037....	86.3	21.6	84.6	20.4	88.1	22.7
2038....	86.4	21.6	84.7	20.5	88.2	22.8
2039....	86.5	21.7	84.8	20.5	88.2	22.8



**Table 2 - Cohort Life Expectancies<sup>1</sup> (Cont.)**

Calendar Year	Unisex		Male		Female	
	At birth <sup>2</sup>	At age 65 <sup>3</sup>	At birth <sup>2</sup>	At age 65 <sup>3</sup>	At birth <sup>2</sup>	At age 65 <sup>3</sup>
2040....	86.5	21.8	84.9	20.6	88.3	22.9
2041....	86.6	21.8	84.9	20.6	88.4	22.9
2042....	86.7	21.9	85.0	20.7	88.4	23.0
2043....	86.7	21.9	85.1	20.8	88.5	23.0
2044....	86.8	22.0	85.2	20.8	88.6	23.1
2045....	86.9	22.0	85.2	20.9	88.6	23.1
2046....	86.9	22.1	85.3	20.9	88.7	23.2
2047....	87.0	22.1	85.4	21.0	88.7	23.2
2048....	87.1	22.2	85.5	21.0	88.8	23.3
2049....	87.1	22.2	85.5	21.1	88.8	23.4
2050....	87.2	22.3	85.6	21.2	88.9	23.4
2051....	87.3	22.3	85.7	21.2	89.0	23.5
2052....	87.3	22.4	85.7	21.3	89.0	23.5
2053....	87.4	22.5	85.8	21.3	89.1	23.6
2054....	87.5	22.5	85.9	21.4	89.1	23.6
2055....	87.5	22.6	85.9	21.4	89.2	23.6
2056....	87.6	22.6	86.0	21.5	89.2	23.7
2057....	87.7	22.7	86.1	21.5	89.3	23.7
2058....	87.7	22.7	86.1	21.6	89.4	23.8
2059....	87.8	22.8	86.2	21.7	89.4	23.8
2060....	87.8	22.8	86.3	21.7	89.5	23.9
2061....	87.9	22.9	86.3	21.8	89.5	23.9
2062....	88.0	22.9	86.4	21.8	89.6	24.0
2063....	88.0	23.0	86.5	21.9	89.6	24.0
2064....	88.1	23.0	86.5	21.9	89.7	24.1
2065....	88.1	23.1	86.6	22.0	89.7	24.1
2066....	88.2	23.1	86.7	22.0	89.8	24.2
2067....	88.2	23.1	86.7	22.1	89.8	24.2
2068....	88.3	23.2	86.8	22.1	89.9	24.3
2069....	88.4	23.2	86.9	22.2	89.9	24.3
2070....	88.4	23.3	86.9	22.2	90.0	24.4
2071....	88.5	23.3	87.0	22.3	90.0	24.4
2072....	88.5	23.4	87.0	22.3	90.1	24.4
2073....	88.6	23.4	87.1	22.4	90.1	24.5
2074....	88.6	23.5	87.2	22.4	90.2	24.5
2075....	88.7	23.5	87.2	22.5	90.2	24.6
2076....	88.8	23.6	87.3	22.5	90.3	24.6
2077....	88.8	23.6	87.4	22.6	90.3	24.7
2078....	88.9	23.7	87.4	22.6	90.4	24.7
2079....	88.9	23.7	87.5	22.7	90.4	24.7
2080....	89.0	23.8	87.5	22.7	90.5	24.8
2081....	89.0	23.8	87.6	22.8	90.5	24.8
2082....	89.1	23.8	87.6	22.8	90.6	24.9
2083....	89.1	23.9	87.7	22.9	90.6	24.9
2084....	89.2	23.9	87.8	22.9	90.7	25.0
2085....	89.2	24.0	87.8	22.9	90.7	25.0
2086....	89.3	24.0	87.9	23.0	90.8	25.0
2087....	89.3	24.1	87.9	23.0	90.8	25.1
2088....	89.4	24.1	88.0	23.1	90.9	25.1
2089....	89.4	24.1	88.0	23.1	90.9	25.2

**Table 2 - Cohort Life Expectancies<sup>1</sup> (Cont.)**

Calendar Year	Unisex		Male		Female	
	At birth <sup>2</sup>	At age 65 <sup>3</sup>	At birth <sup>2</sup>	At age 65 <sup>3</sup>	At birth <sup>2</sup>	At age 65 <sup>3</sup>
2090....	89.5	24.2	88.1	23.2	91.0	25.2
2091....	89.5	24.2	88.2	23.2	91.0	25.3
2092....	89.6	24.3	88.2	23.3	91.1	25.3
2093....	89.7	24.3	88.3	23.3	91.1	25.3
2094....	89.7	24.4	88.3	23.4	91.1	25.4
2095....	89.8	24.4	88.4	23.4	91.2	25.4
2096....	89.8	24.4	88.4	23.4	91.2	25.5
2097....	89.8	24.5	88.5	23.5	91.3	25.5
2098....	89.9	24.5	88.5	23.5	91.3	25.5
2099....	89.9	24.6	88.6	23.6	91.4	25.6
2100....	90.0	24.6	88.6	23.6	91.4	25.6

<sup>1</sup> The cohort life expectancy at a given age for a given year is the average remaining number of years expected prior to death for a person at that exact age, born on January 1, using the mortality rates for the series of years in which the individual will actually reach each succeeding age if he or she survives. All mortality rates are consistent with those used for the intermediate assumptions of the 2018 Trustees Report.

<sup>2</sup> Cohort life expectancy at birth for those born in the calendar year is based on a combination of actual and estimated death rates for birth years 1940 through 2015. For birth years after 2015, these values depend on estimated death rates.

<sup>3</sup> Age 65 cohort life expectancy for those attaining age 65 in calendar years 1940 through 2014 depends on actual death rates or on a combination of actual and estimated death rates. After 2014, these values depend on estimated death rates.

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