

UNISEX LIFE EXPECTANCY AT BIRTH AND AGE 65

by Felicitie Bell; K. Mark Bye, ASA; and Michael Morris, ASA

Life expectancy at birth and life expectancy at age 65 are shown in tables V.A4 and V.A5 of the 2020 Trustees Report (officially called “The 2020 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/2020/index.html>). The life expectancy values shown 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 expectancy, and a brief explanation of the calculation method.

The following standard actuarial functions¹ are used in developing life expectancy:

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 radix² (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 ratio³ 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:

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

¹ 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. This study can be found at: http://www.ssa.gov/OACT/NOTES/pdf_studies/study120.pdf.

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

³ 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:

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

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 2017, the unisex life expectancy at age 65 can be reduced to:

$$e_{65,u} = \frac{1.00e_{65,m} + 1.05e_{65,f}}{2.05} \quad (3)$$

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 2020 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 expectancy on a period basis, and table 2 presents the unisex life expectancy on a cohort basis. For comparison purposes, tables 1 and 2 also present gender-specific life expectancy.

Table 1 - Period Life Expectancy¹

Calendar Year	Unisex		Male		Female	
	At birth	At age 65	At birth	At age 65	At birth	At age 65
Historical Data:						
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	67.1	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	74.8	16.8	71.3	14.6	78.4	18.7
1988	74.7	16.7	71.3	14.6	78.3	18.7
1989	75.0	17.0	71.6	14.9	78.6	18.9

Table 1 - Period Life Expectancy¹ (Cont.)

Calendar Year	Unisex		Male		Female	
	At birth	At age 65	At birth	At age 65	At birth	At age 65
Historical Data (Cont.):						
1990	75.3	17.1	71.8	15.0	78.9	19.0
1991	75.4	17.2	72.0	15.2	79.0	19.1
1992	75.7	17.3	72.3	15.3	79.2	19.2
1993	75.4	17.2	72.1	15.2	78.9	19.0
1994	75.6	17.3	72.3	15.3	79.0	19.1
1995	75.7	17.3	72.5	15.4	79.1	19.0
1996	76.0	17.3	73.0	15.5	79.2	19.0
1997	76.3	17.4	73.4	15.6	79.3	19.1
1998	76.5	17.4	73.7	15.7	79.4	19.0
1999	76.5	17.4	73.8	15.7	79.3	18.9
2000	76.6	17.5	74.0	15.9	79.4	19.0
2001	76.7	17.6	74.1	16.0	79.4	19.0
2002	76.8	17.6	74.2	16.1	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	18.3	75.1	16.9	80.2	19.7
2007	77.8	18.5	75.4	17.2	80.4	19.9
2008	77.9	18.5	75.5	17.2	80.5	19.8
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	18.9	76.2	17.6	80.9	20.2
2012	78.6	19.0	76.3	17.7	81.0	20.3
2013	78.6	19.0	76.3	17.7	81.0	20.3
2014	78.6	19.2	76.3	17.8	81.1	20.4
2015	78.5	19.1	76.1	17.8	80.9	20.3
2016	78.5	19.2	76.0	17.9	81.0	20.5
2017 ²	78.4	19.2	76.0	17.9	81.0	20.5
2018 ³	78.6	19.3	76.3	18.0	81.1	20.6
2019 ⁴	78.7	19.4	76.3	18.1	81.2	20.6
Projected:⁵						
2020	78.8	19.4	76.4	18.1	81.3	20.7
2021	78.9	19.5	76.5	18.2	81.3	20.7
2022	79.0	19.5	76.6	18.3	81.4	20.8
2023	79.0	19.6	76.7	18.3	81.5	20.8
2024	79.1	19.7	76.8	18.4	81.6	20.9
2025	79.2	19.7	76.9	18.5	81.7	21.0
2026	79.3	19.8	77.0	18.5	81.8	21.0
2027	79.5	19.9	77.1	18.6	81.9	21.1
2028	79.6	19.9	77.3	18.7	82.0	21.1
2029	79.7	20.0	77.4	18.7	82.1	21.2
2030	79.8	20.1	77.5	18.8	82.2	21.3
2031	79.9	20.1	77.6	18.9	82.3	21.3
2032	80.0	20.2	77.7	18.9	82.3	21.4
2033	80.1	20.2	77.8	19.0	82.4	21.4
2034	80.2	20.3	78.0	19.1	82.5	21.5
2035	80.3	20.4	78.1	19.1	82.6	21.6
2036	80.4	20.4	78.2	19.2	82.7	21.6
2037	80.5	20.5	78.3	19.3	82.8	21.7
2038	80.6	20.6	78.4	19.3	82.9	21.7
2039	80.7	20.6	78.5	19.4	83.0	21.8

Table 1 - Period Life Expectancy¹ (Cont.)

Calendar Year	Unisex		Male		Female	
	At birth	At age 65	At birth	At age 65	At birth	At age 65
Projected (Cont.):⁵						
2040	80.8	20.7	78.6	19.5	83.1	21.9
2041	80.9	20.7	78.7	19.5	83.2	21.9
2042	81.0	20.8	78.9	19.6	83.3	22.0
2043	81.1	20.9	79.0	19.7	83.4	22.0
2044	81.2	20.9	79.1	19.7	83.5	22.1
2045	81.3	21.0	79.2	19.8	83.5	22.1
2046	81.4	21.0	79.3	19.8	83.6	22.2
2047	81.5	21.1	79.4	19.9	83.7	22.2
2048	81.6	21.1	79.5	20.0	83.8	22.3
2049	81.7	21.2	79.6	20.0	83.9	22.4
2050	81.8	21.3	79.7	20.1	84.0	22.4
2051	81.9	21.3	79.8	20.2	84.1	22.5
2052	82.0	21.4	79.9	20.2	84.1	22.5
2053	82.1	21.4	80.0	20.3	84.2	22.6
2054	82.2	21.5	80.1	20.3	84.3	22.6
2055	82.3	21.5	80.2	20.4	84.4	22.7
2056	82.3	21.6	80.3	20.4	84.5	22.7
2057	82.4	21.6	80.4	20.5	84.6	22.8
2058	82.5	21.7	80.5	20.6	84.6	22.8
2059	82.6	21.8	80.6	20.6	84.7	22.9
2060	82.7	21.8	80.7	20.7	84.8	22.9
2061	82.8	21.9	80.8	20.7	84.9	23.0
2062	82.9	21.9	80.9	20.8	85.0	23.0
2063	83.0	22.0	81.0	20.8	85.0	23.1
2064	83.0	22.0	81.1	20.9	85.1	23.1
2065	83.1	22.1	81.2	21.0	85.2	23.2
2066	83.2	22.1	81.3	21.0	85.3	23.2
2067	83.3	22.2	81.4	21.1	85.3	23.3
2068	83.4	22.2	81.5	21.1	85.4	23.3
2069	83.5	22.3	81.5	21.2	85.5	23.4
2070	83.5	22.3	81.6	21.2	85.6	23.4
2071	83.6	22.4	81.7	21.3	85.6	23.5
2072	83.7	22.4	81.8	21.3	85.7	23.5
2073	83.8	22.5	81.9	21.4	85.8	23.6
2074	83.9	22.5	82.0	21.4	85.8	23.6
2075	83.9	22.6	82.1	21.5	85.9	23.7
2076	84.0	22.6	82.2	21.5	86.0	23.7
2077	84.1	22.7	82.2	21.6	86.1	23.7
2078	84.2	22.7	82.3	21.6	86.1	23.8
2079	84.3	22.8	82.4	21.7	86.2	23.8
2080	84.3	22.8	82.5	21.7	86.3	23.9
2081	84.4	22.9	82.6	21.8	86.3	23.9
2082	84.5	22.9	82.7	21.8	86.4	24.0
2083	84.6	23.0	82.7	21.9	86.5	24.0
2084	84.6	23.0	82.8	21.9	86.5	24.1
2085	84.7	23.0	82.9	22.0	86.6	24.1
2086	84.8	23.1	83.0	22.0	86.7	24.2
2087	84.9	23.1	83.1	22.1	86.7	24.2
2088	84.9	23.2	83.1	22.1	86.8	24.2
2089	85.0	23.2	83.2	22.2	86.9	24.3

Table 1 - Period Life Expectancy¹ (Cont.)

Calendar Year	Unisex		Male		Female	
	At birth	At age 65	At birth	At age 65	At birth	At age 65
Projected (Cont.):⁵						
2090	85.1	23.3	83.3	22.2	86.9	24.3
2091	85.1	23.3	83.4	22.3	87.0	24.4
2092	85.2	23.4	83.5	22.3	87.1	24.4
2093	85.3	23.4	83.5	22.4	87.1	24.5
2094	85.4	23.5	83.6	22.4	87.2	24.5
2095	85.4	23.5	83.7	22.5	87.2	24.5
2096	85.5	23.5	83.8	22.5	87.3	24.6
2097	85.6	23.6	83.8	22.6	87.4	24.6
2098	85.6	23.6	83.9	22.6	87.4	24.7
2099	85.7	23.7	84.0	22.7	87.5	24.7
2100	85.8	23.7	84.1	22.7	87.5	24.8

¹ 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.

² Estimated using final data for ages below 65 and preliminary data for ages 65 and older.

³ Estimated using the intermediate assumptions of the 2020 Trustees Report for ages below 65 and preliminary data for ages 65 and older.

⁴ Estimated using the intermediate assumptions of the 2020 Trustees Report for all ages.

⁵ The projected values are based on the intermediate assumptions of the 2020 Trustees Report.

Actuarial Note No. 2020.2
 Social Security Administration
 Office of the Chief Actuary
 April 2020

Table 2 - Cohort Life Expectancy¹

Calendar Year	Unisex		Male		Female	
	At birth ²	At age 65 ³	At birth ²	At age 65 ³	At birth ²	At age 65 ³
1940	73.3	13.8	70.3	12.7	76.5	14.7
1941	73.6	13.9	70.6	12.8	76.8	14.9
1942	74.2	14.0	71.2	12.8	77.3	15.0
1943	74.5	14.1	71.5	12.9	77.6	15.1
1944	74.7	14.2	71.8	12.9	77.8	15.3
1945	75.0	14.3	72.0	13.0	78.1	15.4
1946	75.4	14.4	72.5	13.0	78.5	15.6
1947	75.8	14.5	72.8	13.0	78.9	15.8
1948	75.9	14.6	72.9	13.1	79.0	15.9
1949	76.0	14.7	73.0	13.1	79.2	16.0
1950	76.2	14.7	73.2	13.1	79.4	16.2
1951	76.3	14.8	73.2	13.1	79.5	16.3
1952	76.4	14.8	73.3	13.1	79.6	16.4
1953	76.5	14.9	73.4	13.1	79.7	16.5
1954	76.6	15.0	73.6	13.1	79.9	16.6
1955	76.7	15.1	73.7	13.1	79.9	16.7
1956	76.8	15.1	73.8	13.1	80.0	16.9
1957	76.9	15.2	73.9	13.2	80.0	17.0
1958	77.0	15.3	74.0	13.2	80.1	17.2
1959	77.1	15.4	74.2	13.2	80.2	17.3
1960	77.2	15.5	74.3	13.2	80.3	17.4
1961	77.4	15.6	74.5	13.3	80.4	17.6
1962	77.5	15.7	74.7	13.3	80.5	17.7
1963	77.6	15.7	74.8	13.4	80.6	17.8
1964	77.8	15.8	75.1	13.4	80.7	17.9
1965	78.0	15.9	75.2	13.5	80.8	18.0
1966	78.2	16.0	75.5	13.5	81.0	18.2
1967	78.4	16.1	75.8	13.6	81.2	18.3
1968	78.6	16.2	76.0	13.7	81.3	18.4
1969	78.8	16.3	76.2	13.7	81.5	18.5
1970	79.0	16.4	76.4	13.8	81.7	18.5
1971	79.2	16.4	76.6	13.9	81.8	18.6
1972	79.3	16.5	76.8	14.0	82.0	18.6
1973	79.5	16.6	77.0	14.1	82.1	18.7
1974	79.6	16.6	77.1	14.2	82.3	18.7
1975	79.8	16.7	77.3	14.2	82.4	18.7
1976	79.9	16.7	77.5	14.3	82.5	18.7
1977	80.1	16.8	77.6	14.4	82.7	18.8
1978	80.2	16.8	77.8	14.5	82.8	18.8
1979	80.4	16.9	77.9	14.6	82.9	18.8
1980	80.5	17.0	78.1	14.7	83.0	18.8
1981	80.6	17.0	78.3	14.9	83.1	18.9
1982	80.8	17.1	78.4	15.0	83.2	18.9
1983	80.9	17.2	78.5	15.1	83.3	18.9
1984	81.0	17.3	78.6	15.3	83.4	19.0
1985	81.1	17.4	78.7	15.4	83.5	19.1
1986	81.2	17.4	78.8	15.5	83.6	19.1
1987	81.3	17.5	79.0	15.6	83.7	19.2
1988	81.4	17.6	79.1	15.8	83.8	19.2
1989	81.5	17.7	79.2	15.9	83.9	19.3

Table 2 - Cohort Life Expectancy¹ (Cont.)

Calendar Year	Unisex		Male		Female	
	At birth ²	At age 65 ³	At birth ²	At age 65 ³	At birth ²	At age 65 ³
1990	81.6	17.8	79.3	16.0	84.0	19.4
1991	81.7	17.9	79.5	16.1	84.1	19.4
1992	81.9	18.0	79.6	16.3	84.2	19.5
1993	82.0	18.1	79.7	16.4	84.3	19.5
1994	82.1	18.2	79.9	16.5	84.4	19.6
1995	82.2	18.3	80.0	16.7	84.6	19.7
1996	82.3	18.4	80.1	16.8	84.7	19.7
1997	82.4	18.5	80.2	17.0	84.7	19.8
1998	82.5	18.6	80.3	17.1	84.8	19.9
1999	82.6	18.7	80.4	17.3	84.9	20.0
2000	82.7	18.8	80.5	17.4	85.0	20.1
2001	82.8	18.9	80.6	17.5	85.1	20.2
2002	82.9	19.0	80.7	17.6	85.1	20.3
2003	83.0	19.1	80.8	17.7	85.2	20.4
2004	83.1	19.2	80.9	17.8	85.3	20.4
2005	83.1	19.3	81.0	17.9	85.4	20.5
2006	83.2	19.3	81.1	18.0	85.5	20.6
2007	83.3	19.4	81.2	18.1	85.5	20.7
2008	83.4	19.5	81.3	18.2	85.6	20.7
2009	83.5	19.6	81.4	18.2	85.7	20.8
2010	83.6	19.6	81.5	18.3	85.8	20.9
2011	83.7	19.7	81.6	18.4	85.9	20.9
2012	83.8	19.8	81.7	18.5	85.9	21.0
2013	83.9	19.8	81.8	18.5	86.0	21.1
2014	84.0	19.9	81.9	18.6	86.1	21.1
2015	84.0	20.0	82.0	18.6	86.2	21.2
2016	84.1	20.0	82.1	18.7	86.2	21.3
2017	84.2	20.1	82.2	18.8	86.3	21.3
2018	84.3	20.2	82.3	18.8	86.4	21.4
2019	84.4	20.2	82.4	18.9	86.5	21.5
2020	84.5	20.3	82.5	19.0	86.5	21.5
2021	84.5	20.3	82.6	19.0	86.6	21.6
2022	84.6	20.4	82.7	19.1	86.7	21.6
2023	84.7	20.5	82.7	19.2	86.8	21.7
2024	84.8	20.5	82.8	19.2	86.8	21.8
2025	84.9	20.6	82.9	19.3	86.9	21.8
2026	84.9	20.7	83.0	19.4	87.0	21.9
2027	85.0	20.7	83.1	19.4	87.1	21.9
2028	85.1	20.8	83.2	19.5	87.1	22.0
2029	85.2	20.9	83.3	19.6	87.2	22.1
2030	85.3	20.9	83.4	19.6	87.3	22.1
2031	85.3	21.0	83.4	19.7	87.3	22.2
2032	85.4	21.0	83.5	19.8	87.4	22.2
2033	85.5	21.1	83.6	19.8	87.5	22.3
2034	85.6	21.2	83.7	19.9	87.5	22.4
2035	85.6	21.2	83.8	20.0	87.6	22.4
2036	85.7	21.3	83.9	20.0	87.7	22.5
2037	85.8	21.3	83.9	20.1	87.7	22.5
2038	85.9	21.4	84.0	20.2	87.8	22.6
2039	85.9	21.4	84.1	20.2	87.9	22.6

Table 2 - Cohort Life Expectancy¹ (Cont.)

Calendar Year	Unisex		Male		Female	
	At birth ²	At age 65 ³	At birth ²	At age 65 ³	At birth ²	At age 65 ³
2040	86.0	21.5	84.2	20.3	87.9	22.7
2041	86.1	21.6	84.3	20.3	88.0	22.7
2042	86.2	21.6	84.3	20.4	88.1	22.8
2043	86.2	21.7	84.4	20.5	88.1	22.8
2044	86.3	21.7	84.5	20.5	88.2	22.9
2045	86.4	21.8	84.6	20.6	88.2	23.0
2046	86.4	21.8	84.6	20.6	88.3	23.0
2047	86.5	21.9	84.7	20.7	88.4	23.1
2048	86.6	22.0	84.8	20.8	88.4	23.1
2049	86.6	22.0	84.9	20.8	88.5	23.2
2050	86.7	22.1	84.9	20.9	88.5	23.2
2051	86.8	22.1	85.0	20.9	88.6	23.3
2052	86.8	22.2	85.1	21.0	88.7	23.3
2053	86.9	22.2	85.2	21.1	88.7	23.4
2054	87.0	22.3	85.2	21.1	88.8	23.4
2055	87.0	22.3	85.3	21.2	88.8	23.5
2056	87.1	22.4	85.4	21.2	88.9	23.5
2057	87.2	22.4	85.5	21.3	89.0	23.6
2058	87.2	22.5	85.5	21.3	89.0	23.6
2059	87.3	22.5	85.6	21.4	89.1	23.7
2060	87.4	22.6	85.7	21.4	89.1	23.7
2061	87.4	22.6	85.7	21.5	89.2	23.8
2062	87.5	22.7	85.8	21.6	89.2	23.8
2063	87.5	22.7	85.9	21.6	89.3	23.9
2064	87.6	22.8	85.9	21.7	89.4	23.9
2065	87.7	22.8	86.0	21.7	89.4	24.0
2066	87.7	22.9	86.1	21.8	89.5	24.0
2067	87.8	22.9	86.1	21.8	89.5	24.1
2068	87.8	23.0	86.2	21.9	89.6	24.1
2069	87.9	23.0	86.3	21.9	89.6	24.1
2070	88.0	23.1	86.3	22.0	89.7	24.2
2071	88.0	23.1	86.4	22.0	89.7	24.2
2072	88.1	23.2	86.5	22.1	89.8	24.3
2073	88.1	23.2	86.5	22.1	89.8	24.3
2074	88.2	23.3	86.6	22.2	89.9	24.4
2075	88.3	23.3	86.7	22.2	89.9	24.4
2076	88.3	23.4	86.7	22.3	90.0	24.5
2077	88.4	23.4	86.8	22.3	90.0	24.5
2078	88.4	23.5	86.9	22.4	90.1	24.6
2079	88.5	23.5	86.9	22.4	90.1	24.6
2080	88.5	23.6	87.0	22.5	90.2	24.6
2081	88.6	23.6	87.0	22.5	90.2	24.7
2082	88.7	23.7	87.1	22.6	90.3	24.7
2083	88.7	23.7	87.2	22.6	90.3	24.8
2084	88.8	23.7	87.2	22.7	90.4	24.8
2085	88.8	23.8	87.3	22.7	90.4	24.9
2086	88.9	23.8	87.3	22.8	90.5	24.9
2087	88.9	23.9	87.4	22.8	90.5	24.9
2088	89.0	23.9	87.5	22.9	90.6	25.0
2089	89.0	24.0	87.5	22.9	90.6	25.0

Table 2 - Cohort Life Expectancy¹ (Cont.)

Calendar Year	Unisex		Male		Female	
	At birth ²	At age 65 ³	At birth ²	At age 65 ³	At birth ²	At age 65 ³
2090	89.1	24.0	87.6	23.0	90.7	25.1
2091	89.1	24.1	87.6	23.0	90.7	25.1
2092	89.2	24.1	87.7	23.0	90.8	25.2
2093	89.3	24.1	87.8	23.1	90.8	25.2
2094	89.3	24.2	87.8	23.1	90.9	25.2
2095	89.4	24.2	87.9	23.2	90.9	25.3
2096	89.4	24.3	87.9	23.2	91.0	25.3
2097	89.5	24.3	88.0	23.3	91.0	25.4
2098	89.5	24.4	88.0	23.3	91.1	25.4
2099	89.6	24.4	88.1	23.4	91.1	25.4
2100	89.6	24.4	88.1	23.4	91.1	25.5

¹ 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 2020 Trustees Report.

² Cohort life expectancy at birth for those born in the calendar year is based on a combination of actual, estimated, and projected death rates for birth years 1940 through 2017. For birth years after 2017, these values depend on estimated and projected death rates.

³ Age 65 cohort life expectancy for those attaining age 65 in calendar years 1940 through 2016 depends on actual death rates or on a combination of actual, estimated, and projected death rates. After 2016, these values depend on estimated and projected death rates.

Actuarial Note No. 2020.2
 Social Security Administration
 Office of the Chief Actuary
 April 2020