

UNISEX LIFE EXPECTANCIES AT BIRTH AND AGE 65

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Life expectancies at birth and age 65 are shown in tables V.A3 and V.A4 of the 2015 Trustees Report (officially called “The 2015 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds” – <http://www.socialsecurity.gov/OACT/TR/2015/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 functions¹ are used in developing life expectancies:

\dot{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 occurring 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:

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

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](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.

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 1945, 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, Volume 57, Number 7.

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

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

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 2011, the unisex life expectancy at age 65 can be reduced to:

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

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 males in the population by age 65.

The tables on the following pages correspond to tables V.A3 and V.A4 of the 2015 Trustees Report. Table 1 presents historical and projected unisex life expectancies on a period basis (for the intermediate alternative only) in the same format as table V.A3 of the Trustees Report. Similarly, table 2 shows the unisex life expectancies on a cohort basis in the same format as table V.A4 of the Trustees Report. For the purpose of comparison and easy accessibility, gender-specific life expectancies are also included in tables 1 and 2. Tables 3 and 4 are detailed versions of tables 1 and 2, respectively, containing unisex life expectancies for all years, beginning in 1940.

Table 1 - Period Life Expectancies¹

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
1945....	65.6	13.6	62.9	12.6	68.4	14.4
1950....	68.3	14.0	65.6	12.8	71.1	15.1
1955....	69.7	14.5	66.7	13.1	72.8	15.6
1960....	69.9	14.5	66.7	12.9	73.2	15.9
1965....	70.2	14.8	66.8	12.9	73.8	16.3
1970....	70.9	15.3	67.2	13.1	74.9	17.1
1975....	72.6	16.0	68.7	13.7	76.6	18.0
1980....	73.6	16.3	69.9	14.0	77.5	18.4
1985....	74.6	16.6	71.1	14.4	78.2	18.6
1990....	75.3	17.2	71.8	15.1	78.9	19.1
1995....	75.7	17.3	72.5	15.4	79.1	19.1
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 ²	78.6	19.1	76.3	17.8	81.1	20.3
2013 ²	78.9	19.2	76.6	18.0	81.3	20.5
2014 ²	79.0	19.4	76.8	18.1	81.4	20.6
Projected:³						
2015....	79.2	19.5	76.9	18.3	81.5	20.7
2020....	79.9	20.0	77.7	18.8	82.1	21.1
2025....	80.4	20.3	78.3	19.2	82.6	21.4
2030....	81.0	20.6	78.9	19.5	83.1	21.7
2035....	81.5	20.9	79.5	19.8	83.5	22.0
2040....	81.9	21.2	80.0	20.1	84.0	22.2
2045....	82.4	21.5	80.5	20.4	84.4	22.5
2050....	82.8	21.7	81.0	20.7	84.8	22.8
2055....	83.3	22.0	81.5	21.0	85.2	23.0
2060....	83.7	22.3	81.9	21.3	85.5	23.3
2065....	84.1	22.5	82.3	21.5	85.9	23.5
2070....	84.5	22.7	82.8	21.8	86.2	23.7
2075....	84.8	23.0	83.2	22.0	86.6	23.9
2080....	85.2	23.2	83.6	22.2	86.9	24.2
2085....	85.5	23.4	83.9	22.5	87.2	24.4
2090....	85.9	23.6	84.3	22.7	87.5	24.6
2095....	86.2	23.8	84.7	22.9	87.8	24.8
2100....	86.5	24.1	85.0	23.1	88.1	25.0

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.

³ The projected values are based on the intermediate assumptions of the 2015 Trustees Report.

Table 2 - Cohort Life Expectancies¹

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....	73.6	13.8	70.6	12.7	76.7	14.7
1945....	75.4	14.3	72.4	13.0	78.4	15.4
1950....	76.7	14.7	73.7	13.1	79.8	16.2
1955....	77.4	15.1	74.4	13.1	80.4	16.7
1960....	78.0	15.5	75.2	13.2	80.9	17.4
1965....	78.7	15.9	76.1	13.5	81.5	18.0
1970....	79.7	16.4	77.3	13.8	82.3	18.5
1975....	80.6	16.7	78.2	14.2	83.0	18.7
1980....	81.4	17.0	79.1	14.7	83.7	18.8
1985....	82.0	17.4	79.8	15.4	84.2	19.1
1990....	82.6	17.9	80.5	16.1	84.8	19.5
1995....	83.2	18.4	81.2	16.8	85.3	19.8
2000....	83.7	19.0	81.8	17.6	85.7	20.3
2001....	83.8	19.2	81.9	17.8	85.8	20.4
2002....	83.9	19.3	81.9	17.9	85.9	20.5
2003....	83.9	19.4	82.0	18.1	86.0	20.6
2004....	84.0	19.5	82.1	18.2	86.0	20.7
2005....	84.1	19.6	82.2	18.3	86.1	20.8
2006....	84.2	19.7	82.3	18.4	86.2	20.9
2007....	84.3	19.8	82.4	18.6	86.2	21.0
2008....	84.4	19.9	82.5	18.7	86.3	21.1
2009....	84.5	20.0	82.6	18.8	86.4	21.2
2010....	84.5	20.1	82.7	18.9	86.5	21.2
2011....	84.6	20.2	82.8	19.0	86.6	21.3
2012....	84.7	20.3	82.9	19.1	86.6	21.4
2013....	84.8	20.4	83.0	19.1	86.7	21.5
2014....	84.9	20.4	83.1	19.2	86.7	21.6
2015....	84.9	20.5	83.1	19.3	86.8	21.6
2020....	85.3	20.9	83.6	19.7	87.2	21.9
2025....	85.7	21.2	84.0	20.0	87.5	22.2
2030....	86.1	21.4	84.4	20.3	87.8	22.5
2035....	86.4	21.7	84.8	20.6	88.1	22.8
2040....	86.8	22.0	85.2	20.9	88.4	23.0
2045....	87.1	22.3	85.5	21.2	88.7	23.3
2050....	87.4	22.5	85.9	21.5	89.0	23.5
2055....	87.7	22.8	86.2	21.7	89.3	23.8
2060....	88.0	23.0	86.5	22.0	89.6	24.0
2065....	88.3	23.2	86.8	22.2	89.8	24.2
2070....	88.6	23.5	87.2	22.5	90.1	24.4
2075....	88.8	23.7	87.5	22.7	90.3	24.7
2080....	89.1	23.9	87.7	23.0	90.6	24.9
2085....	89.4	24.1	88.0	23.2	90.8	25.1
2090....	89.6	24.3	88.3	23.4	91.0	25.3
2095....	89.9	24.5	88.6	23.6	91.2	25.5
2100....	90.1	24.7	88.8	23.8	91.4	25.7

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 2015 Trustees Report.

² 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 2011. For birth years after 2011, these values depend on estimated death rates.

³ Age 65 cohort life expectancy for those attaining age 65 in calendar years 1940 through 2011 depends on actual death rates or on a combination of actual and estimated death rates. After 2011, these values depend on estimated death rates.

Table 3 - Period Life Expectancies, single year

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	67.2	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
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

Table 3 - Period Life Expectancies, single year

Calendar Year	Unisex		Male		Female	
	At birth	At age 65	At birth	At age 65	At birth	At age 65
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	81.1	20.3
2013....	78.9	19.2	76.6	18.0	81.3	20.5
2014....	79.0	19.4	76.8	18.1	81.4	20.6
2015....	79.2	19.5	76.9	18.3	81.5	20.7
2016....	79.3	19.6	77.1	18.4	81.7	20.8
2017....	79.5	19.7	77.3	18.5	81.8	20.9
2018....	79.6	19.8	77.4	18.6	81.9	20.9
2019....	79.7	19.9	77.6	18.7	82.0	21.0
2020....	79.9	20.0	77.7	18.8	82.1	21.1
2021....	80.0	20.0	77.8	18.9	82.2	21.1
2022....	80.1	20.1	78.0	19.0	82.3	21.2
2023....	80.2	20.2	78.1	19.0	82.4	21.3
2024....	80.3	20.2	78.2	19.1	82.5	21.3
2025....	80.4	20.3	78.3	19.2	82.6	21.4
2026....	80.5	20.4	78.5	19.3	82.7	21.5
2027....	80.6	20.4	78.6	19.3	82.8	21.5
2028....	80.7	20.5	78.7	19.4	82.9	21.6
2029....	80.8	20.6	78.8	19.5	83.0	21.6
2030....	81.0	20.6	78.9	19.5	83.1	21.7
2031....	81.1	20.7	79.0	19.6	83.2	21.8
2032....	81.2	20.7	79.1	19.7	83.3	21.8
2033....	81.3	20.8	79.3	19.7	83.4	21.9
2034....	81.4	20.9	79.4	19.8	83.4	21.9
2035....	81.5	20.9	79.5	19.8	83.5	22.0
2036....	81.5	21.0	79.6	19.9	83.6	22.0
2037....	81.6	21.0	79.7	20.0	83.7	22.1
2038....	81.7	21.1	79.8	20.0	83.8	22.1
2039....	81.8	21.1	79.9	20.1	83.9	22.2
2040....	81.9	21.2	80.0	20.1	84.0	22.2
2041....	82.0	21.3	80.1	20.2	84.0	22.3
2042....	82.1	21.3	80.2	20.3	84.1	22.4
2043....	82.2	21.4	80.3	20.3	84.2	22.4
2044....	82.3	21.4	80.4	20.4	84.3	22.5
2045....	82.4	21.5	80.5	20.4	84.4	22.5
2046....	82.5	21.5	80.6	20.5	84.5	22.6
2047....	82.6	21.6	80.7	20.5	84.5	22.6
2048....	82.7	21.6	80.8	20.6	84.6	22.7

Table 3 - Period Life Expectancies, single year

Calendar Year	Unisex		Male		Female	
	At birth	At age 65	At birth	At age 65	At birth	At age 65
2049....	82.7	21.7	80.9	20.7	84.7	22.7
2050....	82.8	21.7	81.0	20.7	84.8	22.8
2051....	82.9	21.8	81.1	20.8	84.9	22.8
2052....	83.0	21.9	81.2	20.8	84.9	22.9
2053....	83.1	21.9	81.3	20.9	85.0	22.9
2054....	83.2	22.0	81.4	20.9	85.1	23.0
2055....	83.3	22.0	81.5	21.0	85.2	23.0
2056....	83.3	22.1	81.5	21.0	85.2	23.1
2057....	83.4	22.1	81.6	21.1	85.3	23.1
2058....	83.5	22.2	81.7	21.2	85.4	23.2
2059....	83.6	22.2	81.8	21.2	85.5	23.2
2060....	83.7	22.3	81.9	21.3	85.5	23.3
2061....	83.8	22.3	82.0	21.3	85.6	23.3
2062....	83.8	22.4	82.1	21.4	85.7	23.3
2063....	83.9	22.4	82.2	21.4	85.7	23.4
2064....	84.0	22.5	82.3	21.5	85.8	23.4
2065....	84.1	22.5	82.3	21.5	85.9	23.5
2066....	84.2	22.5	82.4	21.6	86.0	23.5
2067....	84.2	22.6	82.5	21.6	86.0	23.6
2068....	84.3	22.6	82.6	21.7	86.1	23.6
2069....	84.4	22.7	82.7	21.7	86.2	23.7
2070....	84.5	22.7	82.8	21.8	86.2	23.7
2071....	84.5	22.8	82.8	21.8	86.3	23.8
2072....	84.6	22.8	82.9	21.9	86.4	23.8
2073....	84.7	22.9	83.0	21.9	86.4	23.8
2074....	84.8	22.9	83.1	22.0	86.5	23.9
2075....	84.8	23.0	83.2	22.0	86.6	23.9
2076....	84.9	23.0	83.2	22.1	86.6	24.0
2077....	85.0	23.1	83.3	22.1	86.7	24.0
2078....	85.0	23.1	83.4	22.2	86.8	24.1
2079....	85.1	23.2	83.5	22.2	86.8	24.1
2080....	85.2	23.2	83.6	22.2	86.9	24.2
2081....	85.3	23.2	83.6	22.3	86.9	24.2
2082....	85.3	23.3	83.7	22.3	87.0	24.2
2083....	85.4	23.3	83.8	22.4	87.1	24.3
2084....	85.5	23.4	83.9	22.4	87.1	24.3
2085....	85.5	23.4	83.9	22.5	87.2	24.4
2086....	85.6	23.5	84.0	22.5	87.3	24.4
2087....	85.7	23.5	84.1	22.6	87.3	24.4
2088....	85.7	23.5	84.2	22.6	87.4	24.5
2089....	85.8	23.6	84.2	22.7	87.4	24.5
2090....	85.9	23.6	84.3	22.7	87.5	24.6
2091....	85.9	23.7	84.4	22.8	87.6	24.6
2092....	86.0	23.7	84.4	22.8	87.6	24.7
2093....	86.1	23.8	84.5	22.8	87.7	24.7
2094....	86.1	23.8	84.6	22.9	87.7	24.7
2095....	86.2	23.8	84.7	22.9	87.8	24.8
2096....	86.2	23.9	84.7	23.0	87.8	24.8
2097....	86.3	23.9	84.8	23.0	87.9	24.9
2098....	86.4	24.0	84.9	23.1	88.0	24.9
2099....	86.4	24.0	84.9	23.1	88.0	24.9
2100....	86.5	24.1	85.0	23.1	88.1	25.0

Table 4 - Cohort Life Expectancies, single year

Calendar Year	Unisex		Male		Female	
	At birth	At age 65	At birth	At age 65	At birth	At age 65
Historical Data:						
1940....	73.6	13.8	70.6	12.7	76.7	14.7
1941....	73.9	13.9	71.0	12.8	77.1	14.9
1942....	74.5	14.0	71.6	12.8	77.6	15.0
1943....	74.8	14.1	71.9	12.9	77.9	15.1
1944....	75.1	14.2	72.2	12.9	78.1	15.3
1945....	75.4	14.3	72.4	13.0	78.4	15.4
1946....	75.8	14.4	72.9	13.0	78.8	15.6
1947....	76.2	14.5	73.2	13.0	79.2	15.7
1948....	76.3	14.6	73.4	13.1	79.4	15.9
1949....	76.4	14.7	73.5	13.1	79.5	16.0
1950....	76.7	14.7	73.7	13.1	79.8	16.2
1951....	76.8	14.8	73.8	13.1	79.9	16.3
1952....	76.9	14.8	73.9	13.1	80.0	16.4
1953....	77.1	14.9	74.1	13.1	80.2	16.5
1954....	77.2	15.0	74.3	13.1	80.3	16.6
1955....	77.4	15.1	74.4	13.1	80.4	16.7
1956....	77.5	15.1	74.6	13.1	80.5	16.9
1957....	77.6	15.2	74.7	13.2	80.6	17.0
1958....	77.6	15.3	74.8	13.2	80.6	17.2
1959....	77.8	15.4	75.0	13.2	80.8	17.3
1960....	78.0	15.5	75.2	13.2	80.9	17.4
1961....	78.1	15.6	75.4	13.3	81.0	17.5
1962....	78.3	15.7	75.5	13.3	81.1	17.7
1963....	78.4	15.7	75.7	13.4	81.2	17.8
1964....	78.6	15.8	75.9	13.4	81.3	17.9
1965....	78.7	15.9	76.1	13.5	81.5	18.0
1966....	78.9	16.0	76.4	13.5	81.6	18.2
1967....	79.2	16.1	76.6	13.6	81.8	18.3
1968....	79.3	16.2	76.8	13.7	82.0	18.4
1969....	79.5	16.3	77.1	13.7	82.1	18.5
1970....	79.7	16.4	77.3	13.8	82.3	18.5
1971....	79.9	16.4	77.5	13.9	82.5	18.6
1972....	80.1	16.5	77.7	14.0	82.6	18.6
1973....	80.2	16.6	77.9	14.1	82.7	18.7
1974....	80.4	16.6	78.1	14.2	82.9	18.7
1975....	80.6	16.7	78.2	14.2	83.0	18.7
1976....	80.7	16.7	78.4	14.3	83.2	18.7
1977....	80.9	16.8	78.6	14.4	83.3	18.8
1978....	81.1	16.8	78.8	14.5	83.4	18.8
1979....	81.2	16.9	79.0	14.6	83.6	18.8
1980....	81.4	17.0	79.1	14.7	83.7	18.8
1981....	81.5	17.0	79.3	14.9	83.8	18.9
1982....	81.6	17.1	79.4	15.0	83.9	18.9
1983....	81.8	17.2	79.6	15.1	84.0	19.0
1984....	81.9	17.3	79.7	15.3	84.1	19.0
1985....	82.0	17.4	79.8	15.4	84.2	19.1
1986....	82.1	17.5	80.0	15.6	84.4	19.2
1987....	82.2	17.6	80.1	15.7	84.4	19.2
1988....	82.3	17.7	80.2	15.8	84.5	19.3
1989....	82.4	17.8	80.3	16.0	84.6	19.4
1990....	82.6	17.9	80.5	16.1	84.8	19.5
1991....	82.7	18.0	80.6	16.2	84.9	19.5
1992....	82.8	18.1	80.8	16.3	85.0	19.6
1993....	82.9	18.2	80.9	16.5	85.1	19.7

Table 4 - Cohort Life Expectancies, single year

Calendar Year	Unisex		Male		Female	
	At birth	At age 65	At birth	At age 65	At birth	At age 65
1994....	83.1	18.3	81.1	16.7	85.2	19.8
1995....	83.2	18.4	81.2	16.8	85.3	19.8
1996....	83.3	18.5	81.3	17.0	85.4	19.9
1997....	83.4	18.7	81.4	17.2	85.5	20.0
1998....	83.5	18.8	81.5	17.3	85.5	20.1
1999....	83.6	18.9	81.7	17.5	85.6	20.2
2000....	83.7	19.0	81.8	17.6	85.7	20.3
2001....	83.8	19.2	81.9	17.8	85.8	20.4
2002....	83.9	19.3	81.9	17.9	85.9	20.5
2003....	83.9	19.4	82.0	18.1	86.0	20.6
2004....	84.0	19.5	82.1	18.2	86.0	20.7
2005....	84.1	19.6	82.2	18.3	86.1	20.8
2006....	84.2	19.7	82.3	18.4	86.2	20.9
2007....	84.3	19.8	82.4	18.6	86.2	21.0
2008....	84.4	19.9	82.5	18.7	86.3	21.1
2009....	84.5	20.0	82.6	18.8	86.4	21.2
2010....	84.5	20.1	82.7	18.9	86.5	21.2
2011....	84.6	20.2	82.8	19.0	86.6	21.3
2012....	84.7	20.3	82.9	19.1	86.6	21.4
2013....	84.8	20.4	83.0	19.1	86.7	21.5
2014....	84.9	20.4	83.1	19.2	86.7	21.6
2015....	84.9	20.5	83.1	19.3	86.8	21.6
2016....	85.0	20.6	83.2	19.4	86.9	21.7
2017....	85.1	20.7	83.3	19.5	87.0	21.8
2018....	85.2	20.7	83.4	19.5	87.0	21.8
2019....	85.2	20.8	83.5	19.6	87.1	21.9
2020....	85.3	20.9	83.6	19.7	87.2	21.9
2021....	85.4	20.9	83.7	19.8	87.2	22.0
2022....	85.5	21.0	83.7	19.8	87.3	22.1
2023....	85.6	21.0	83.8	19.9	87.4	22.1
2024....	85.6	21.1	83.9	20.0	87.4	22.2
2025....	85.7	21.2	84.0	20.0	87.5	22.2
2026....	85.8	21.2	84.1	20.1	87.6	22.3
2027....	85.8	21.3	84.2	20.1	87.6	22.3
2028....	85.9	21.3	84.2	20.2	87.7	22.4
2029....	86.0	21.4	84.3	20.3	87.8	22.5
2030....	86.1	21.4	84.4	20.3	87.8	22.5
2031....	86.1	21.5	84.5	20.4	87.9	22.6
2032....	86.2	21.6	84.5	20.4	88.0	22.6
2033....	86.3	21.6	84.6	20.5	88.0	22.7
2034....	86.3	21.7	84.7	20.6	88.1	22.7
2035....	86.4	21.7	84.8	20.6	88.1	22.8
2036....	86.5	21.8	84.9	20.7	88.2	22.8
2037....	86.6	21.8	84.9	20.7	88.3	22.9
2038....	86.6	21.9	85.0	20.8	88.3	22.9
2039....	86.7	21.9	85.1	20.9	88.4	23.0
2040....	86.8	22.0	85.2	20.9	88.4	23.0
2041....	86.8	22.0	85.2	21.0	88.5	23.1
2042....	86.9	22.1	85.3	21.0	88.6	23.1
2043....	87.0	22.2	85.4	21.1	88.6	23.2
2044....	87.0	22.2	85.4	21.1	88.7	23.2
2045....	87.1	22.3	85.5	21.2	88.7	23.3
2046....	87.2	22.3	85.6	21.3	88.8	23.3
2047....	87.2	22.4	85.7	21.3	88.9	23.4
2048....	87.3	22.4	85.7	21.4	88.9	23.4

Table 4 - Cohort Life Expectancies, single year

Calendar Year	Unisex		Male		Female	
	At birth	At age 65	At birth	At age 65	At birth	At age 65
2049....	87.3	22.5	85.8	21.4	89.0	23.5
2050....	87.4	22.5	85.9	21.5	89.0	23.5
2051....	87.5	22.6	85.9	21.5	89.1	23.6
2052....	87.5	22.6	86.0	21.6	89.1	23.6
2053....	87.6	22.7	86.1	21.6	89.2	23.7
2054....	87.7	22.7	86.1	21.7	89.2	23.7
2055....	87.7	22.8	86.2	21.7	89.3	23.8
2056....	87.8	22.8	86.3	21.8	89.3	23.8
2057....	87.8	22.9	86.3	21.8	89.4	23.9
2058....	87.9	22.9	86.4	21.9	89.5	23.9
2059....	87.9	23.0	86.5	21.9	89.5	24.0
2060....	88.0	23.0	86.5	22.0	89.6	24.0
2061....	88.1	23.1	86.6	22.0	89.6	24.0
2062....	88.1	23.1	86.7	22.1	89.7	24.1
2063....	88.2	23.1	86.7	22.1	89.7	24.1
2064....	88.2	23.2	86.8	22.2	89.8	24.2
2065....	88.3	23.2	86.8	22.2	89.8	24.2
2066....	88.4	23.3	86.9	22.3	89.9	24.3
2067....	88.4	23.3	87.0	22.3	89.9	24.3
2068....	88.5	23.4	87.0	22.4	90.0	24.4
2069....	88.5	23.4	87.1	22.4	90.0	24.4
2070....	88.6	23.5	87.2	22.5	90.1	24.4
2071....	88.6	23.5	87.2	22.5	90.1	24.5
2072....	88.7	23.6	87.3	22.6	90.2	24.5
2073....	88.7	23.6	87.3	22.6	90.2	24.6
2074....	88.8	23.6	87.4	22.7	90.3	24.6
2075....	88.8	23.7	87.5	22.7	90.3	24.7
2076....	88.9	23.7	87.5	22.8	90.4	24.7
2077....	89.0	23.8	87.6	22.8	90.4	24.7
2078....	89.0	23.8	87.6	22.9	90.5	24.8
2079....	89.1	23.9	87.7	22.9	90.5	24.8
2080....	89.1	23.9	87.7	23.0	90.6	24.9
2081....	89.2	24.0	87.8	23.0	90.6	24.9
2082....	89.2	24.0	87.9	23.0	90.6	25.0
2083....	89.3	24.0	87.9	23.1	90.7	25.0
2084....	89.3	24.1	88.0	23.1	90.7	25.0
2085....	89.4	24.1	88.0	23.2	90.8	25.1
2086....	89.4	24.2	88.1	23.2	90.8	25.1
2087....	89.5	24.2	88.1	23.3	90.9	25.2
2088....	89.5	24.3	88.2	23.3	90.9	25.2
2089....	89.6	24.3	88.2	23.4	91.0	25.2
2090....	89.6	24.3	88.3	23.4	91.0	25.3
2091....	89.7	24.4	88.4	23.4	91.1	25.3
2092....	89.7	24.4	88.4	23.5	91.1	25.3
2093....	89.8	24.5	88.5	23.5	91.1	25.4
2094....	89.8	24.5	88.5	23.6	91.2	25.4
2095....	89.9	24.5	88.6	23.6	91.2	25.5
2096....	89.9	24.6	88.6	23.7	91.3	25.5
2097....	90.0	24.6	88.7	23.7	91.3	25.5
2098....	90.0	24.7	88.7	23.7	91.4	25.6
2099....	90.1	24.7	88.8	23.8	91.4	25.6
2100....	90.1	24.7	88.8	23.8	91.4	25.7