

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

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Life expectancy at birth and life expectancy at age 65 are shown in tables V.A4 and V.A5 of the 2026 Trustees Report (officially called “The 2026 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds,” available at [www.ssa.gov/OACT/TR/2026/index.html](http://www.ssa.gov/OACT/TR/2026/index.html)). The life expectancy values shown in those tables are presented on both a period and a cohort basis, separately, showing male life expectancy and female life expectancy. This note provides the corresponding unisex life expectancy, and a brief explanation of the calculation method.

The following standard actuarial functions<sup>1</sup> 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 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 sex where the letters  $u$ ,  $m$ , and  $f$  represent unisex, male, and female, respectively.

We compute 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 per 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.ssa.gov/OACT/NOTES/pdf_studies/study120.pdf). This study can be found at: [www.ssa.gov/OACT/NOTES/pdf\\_studies/study120.pdf](http://www.ssa.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 1,045 and 1,059 male births per 1,000 female births. For more information on the sex ratio, see the National Vital Statistics Report (NVSR), Volume 53, Number 20, table 3 ([www.cdc.gov/nchs/data/nvsr/nvsr53/nvsr53\\_20.pdf](http://www.cdc.gov/nchs/data/nvsr/nvsr53/nvsr53_20.pdf)). Data for more recent years are 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.

While unisex life expectancy at birth puts more weight on male life expectancy than on female life expectancy, the reverse is true for unisex life expectancy at age 65. This is because male mortality rates are generally higher than female rates. Thus, as age increases, the percentage of the population that is male decreases. By age 65, there are roughly 5 percent more women in the female life table than men in the male life table used for constructing the 2023 unisex life table. Thus, the 2023 unisex life expectancy formula for age 65 can be reduced to:

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

The tables on the following pages correspond to tables V.A4 and V.A5 of the 2026 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 sex-specific life expectancy.

**Table 1 - Period Life Expectancy<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	62.2	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	72.7	15.7
1955	69.7	14.4	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	12.7	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	66.9	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	75.0	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	72.0	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	13.9	77.2	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	14.3	77.8	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	14.7	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 Expectancy<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	17.1	71.8	15.0	78.9	19.0
1991	75.4	17.2	72.0	15.2	79.0	19.1
1992	75.6	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	19.8
2008	77.9	18.5	75.5	17.2	80.4	19.8
2009	78.3	18.8	75.9	17.5	80.8	20.2
2010	78.4	18.9	76.1	17.5	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	78.7	19.1	76.3	17.8	81.1	20.4
2015	78.5	19.1	76.2	17.8	80.9	20.3
2016	78.5	19.2	76.1	17.9	81.0	20.5
2017	78.4	19.2	76.0	17.9	81.0	20.4
2018	78.6	19.3	76.2	17.9	81.1	20.5
2019	78.7	19.4	76.3	18.1	81.3	20.7
2020	76.9	18.3	74.2	16.9	79.8	19.6
2021	76.3	18.4	73.5	16.9	79.3	19.7
2022	77.4	18.8	74.8	17.5	80.2	20.1
2023 <sup>2</sup>	78.4	19.4	75.8	18.1	81.1	20.7
2024 <sup>3</sup>	78.9	19.6	76.5	18.3	81.4	20.8
2025 <sup>4</sup>	79.0	19.5	76.7	18.2	81.4	20.7
<b>Projected:<sup>5</sup></b>						
2026	78.9	19.7	76.5	18.4	81.5	20.9
2027	79.0	19.7	76.6	18.4	81.6	21.0
2028	79.1	19.8	76.6	18.5	81.6	21.0
2029	79.2	19.9	76.7	18.6	81.7	21.1
2030	79.2	19.9	76.8	18.6	81.8	21.1
2031	79.3	20.0	76.9	18.7	81.9	21.2
2032	79.4	20.0	77.0	18.8	82.0	21.2
2033	79.5	20.1	77.1	18.8	82.1	21.3
2034	79.6	20.1	77.2	18.9	82.1	21.4
2035	79.7	20.2	77.3	18.9	82.2	21.4
2036	79.8	20.3	77.4	19.0	82.3	21.5
2037	79.9	20.3	77.5	19.1	82.4	21.5
2038	80.0	20.4	77.6	19.1	82.5	21.6
2039	80.1	20.5	77.7	19.2	82.6	21.6

**Table 1 - Period Life Expectancy<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>5</sup></b>						
2040	80.2	20.5	77.8	19.3	82.7	21.7
2041	80.3	20.6	78.0	19.3	82.8	21.8
2042	80.4	20.6	78.1	19.4	82.9	21.8
2043	80.5	20.7	78.2	19.5	83.0	21.9
2044	80.6	20.7	78.3	19.5	83.0	21.9
2045	80.7	20.8	78.4	19.6	83.1	22.0
2046	80.8	20.9	78.5	19.7	83.2	22.0
2047	80.9	20.9	78.6	19.7	83.3	22.1
2048	81.0	21.0	78.7	19.8	83.4	22.2
2049	81.1	21.0	78.8	19.8	83.5	22.2
2050	81.2	21.1	78.9	19.9	83.6	22.3
2051	81.3	21.2	79.0	20.0	83.7	22.3
2052	81.4	21.2	79.1	20.0	83.7	22.4
2053	81.5	21.3	79.2	20.1	83.8	22.4
2054	81.6	21.3	79.3	20.1	83.9	22.5
2055	81.6	21.4	79.4	20.2	84.0	22.5
2056	81.7	21.4	79.5	20.3	84.1	22.6
2057	81.8	21.5	79.6	20.3	84.2	22.6
2058	81.9	21.5	79.7	20.4	84.2	22.7
2059	82.0	21.6	79.8	20.4	84.3	22.7
2060	82.1	21.7	79.9	20.5	84.4	22.8
2061	82.2	21.7	80.0	20.6	84.5	22.8
2062	82.3	21.8	80.1	20.6	84.6	22.9
2063	82.4	21.8	80.2	20.7	84.6	22.9
2064	82.5	21.9	80.3	20.7	84.7	23.0
2065	82.5	21.9	80.4	20.8	84.8	23.0
2066	82.6	22.0	80.5	20.8	84.9	23.1
2067	82.7	22.0	80.6	20.9	84.9	23.1
2068	82.8	22.1	80.7	21.0	85.0	23.2
2069	82.9	22.1	80.8	21.0	85.1	23.2
2070	83.0	22.2	80.9	21.1	85.2	23.3
2071	83.1	22.2	81.0	21.1	85.2	23.3
2072	83.1	22.3	81.1	21.2	85.3	23.4
2073	83.2	22.3	81.1	21.2	85.4	23.4
2074	83.3	22.4	81.2	21.3	85.5	23.5
2075	83.4	22.4	81.3	21.3	85.5	23.5
2076	83.5	22.5	81.4	21.4	85.6	23.6
2077	83.5	22.5	81.5	21.4	85.7	23.6
2078	83.6	22.6	81.6	21.5	85.7	23.7
2079	83.7	22.6	81.7	21.5	85.8	23.7
2080	83.8	22.7	81.8	21.6	85.9	23.8
2081	83.9	22.7	81.9	21.7	86.0	23.8
2082	83.9	22.8	81.9	21.7	86.0	23.8
2083	84.0	22.8	82.0	21.8	86.1	23.9
2084	84.1	22.9	82.1	21.8	86.2	23.9
2085	84.2	22.9	82.2	21.9	86.2	24.0
2086	84.2	23.0	82.3	21.9	86.3	24.0
2087	84.3	23.0	82.4	22.0	86.4	24.1
2088	84.4	23.1	82.4	22.0	86.4	24.1
2089	84.5	23.1	82.5	22.1	86.5	24.2

**Table 1 - Period Life Expectancy<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>5</sup></b>						
2090	84.5	23.2	82.6	22.1	86.6	24.2
2091	84.6	23.2	82.7	22.2	86.6	24.2
2092	84.7	23.3	82.8	22.2	86.7	24.3
2093	84.8	23.3	82.9	22.3	86.8	24.3
2094	84.8	23.3	82.9	22.3	86.8	24.4
2095	84.9	23.4	83.0	22.4	86.9	24.4
2096	85.0	23.4	83.1	22.4	86.9	24.5
2097	85.0	23.5	83.2	22.5	87.0	24.5
2098	85.1	23.5	83.3	22.5	87.1	24.5
2099	85.2	23.6	83.3	22.6	87.1	24.6
2100	85.3	23.6	83.4	22.6	87.2	24.6

<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 their remaining life.

<sup>2</sup> Estimated using final data for ages below 65 and preliminary data for ages 65 and older.

<sup>3</sup> Estimated using preliminary data.

<sup>4</sup> Estimated using partial-year, provisional data.

<sup>5</sup> The projected values are based on the intermediate assumptions of the 2026 Trustees Report.

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**Table 2 - Cohort Life Expectancy<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	73.2	13.8	70.2	12.7	76.4	14.7
1941	73.5	13.9	70.5	12.8	76.7	14.9
1942	74.0	14.0	71.1	12.8	77.2	15.0
1943	74.4	14.1	71.4	12.9	77.5	15.1
1944	74.6	14.2	71.7	12.9	77.7	15.3
1945	74.8	14.3	71.9	13.0	77.9	15.4
1946	75.3	14.4	72.3	13.0	78.3	15.6
1947	75.7	14.5	72.7	13.0	78.8	15.7
1948	75.8	14.6	72.8	13.1	78.9	15.9
1949	75.9	14.7	72.8	13.1	79.1	16.0
1950	76.1	14.7	73.0	13.1	79.3	16.2
1951	76.1	14.8	73.0	13.1	79.4	16.3
1952	76.2	14.8	73.1	13.1	79.5	16.4
1953	76.3	14.9	73.2	13.1	79.6	16.5
1954	76.5	15.0	73.4	13.1	79.7	16.6
1955	76.5	15.1	73.5	13.1	79.7	16.7
1956	76.6	15.1	73.6	13.1	79.8	16.9
1957	76.7	15.2	73.7	13.1	79.8	17.0
1958	76.7	15.3	73.8	13.2	79.8	17.2
1959	76.9	15.4	74.0	13.2	79.9	17.3
1960	77.0	15.5	74.1	13.2	80.0	17.4
1961	77.2	15.6	74.3	13.3	80.2	17.6
1962	77.3	15.7	74.4	13.3	80.3	17.7
1963	77.4	15.7	74.6	13.3	80.4	17.8
1964	77.6	15.8	74.8	13.4	80.5	17.9
1965	77.7	15.9	75.0	13.5	80.6	18.0
1966	78.0	16.0	75.3	13.5	80.8	18.1
1967	78.2	16.1	75.6	13.6	81.0	18.3
1968	78.4	16.2	75.8	13.7	81.1	18.4
1969	78.6	16.3	76.0	13.7	81.3	18.5
1970	78.8	16.4	76.2	13.8	81.5	18.5
1971	78.9	16.4	76.3	13.9	81.6	18.6
1972	79.0	16.5	76.5	14.0	81.8	18.6
1973	79.2	16.6	76.6	14.1	81.9	18.7
1974	79.3	16.6	76.8	14.2	82.0	18.7
1975	79.5	16.7	76.9	14.2	82.2	18.7
1976	79.6	16.7	77.1	14.3	82.3	18.7
1977	79.8	16.8	77.2	14.4	82.4	18.8
1978	79.9	16.8	77.3	14.5	82.5	18.8
1979	80.0	16.9	77.4	14.6	82.6	18.8
1980	80.1	16.9	77.6	14.7	82.7	18.8
1981	80.2	17.0	77.7	14.9	82.8	18.8
1982	80.3	17.1	77.8	15.0	82.9	18.9
1983	80.4	17.2	77.9	15.1	83.0	18.9
1984	80.5	17.2	78.0	15.3	83.1	19.0
1985	80.6	17.3	78.1	15.4	83.2	19.0
1986	80.7	17.4	78.2	15.5	83.3	19.1
1987	80.8	17.5	78.3	15.7	83.4	19.2
1988	80.9	17.6	78.4	15.8	83.5	19.2
1989	81.0	17.7	78.5	15.9	83.6	19.3

**Table 2 - Cohort Life Expectancy<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	81.1	17.7	78.6	16.0	83.7	19.3
1991	81.2	17.8	78.7	16.1	83.8	19.4
1992	81.3	17.9	78.9	16.2	83.9	19.4
1993	81.4	18.0	79.0	16.4	84.0	19.5
1994	81.6	18.1	79.1	16.5	84.1	19.6
1995	81.7	18.2	79.3	16.7	84.2	19.6
1996	81.8	18.3	79.4	16.8	84.3	19.7
1997	81.9	18.4	79.5	16.9	84.4	19.7
1998	82.0	18.5	79.6	17.1	84.5	19.8
1999	82.1	18.6	79.7	17.2	84.6	19.9
2000	82.2	18.7	79.8	17.3	84.6	20.0
2001	82.3	18.8	79.9	17.4	84.7	20.1
2002	82.3	18.9	80.0	17.6	84.8	20.2
2003	82.4	19.0	80.1	17.7	84.9	20.3
2004	82.5	19.1	80.2	17.7	85.0	20.3
2005	82.6	19.2	80.3	17.8	85.0	20.4
2006	82.7	19.2	80.4	17.9	85.1	20.5
2007	82.8	19.3	80.5	18.0	85.2	20.5
2008	82.9	19.4	80.6	18.0	85.3	20.6
2009	83.0	19.4	80.7	18.1	85.4	20.6
2010	83.1	19.5	80.8	18.2	85.4	20.7
2011	83.1	19.5	80.9	18.2	85.5	20.8
2012	83.2	19.7	81.0	18.3	85.6	20.9
2013	83.3	19.7	81.1	18.4	85.7	20.9
2014	83.4	19.8	81.2	18.4	85.7	21.0
2015	83.5	19.8	81.2	18.5	85.8	21.1
2016	83.5	19.9	81.3	18.5	85.9	21.1
2017	83.6	19.9	81.4	18.5	85.9	21.2
2018	83.7	19.9	81.5	18.6	86.0	21.2
2019	83.8	20.0	81.6	18.6	86.1	21.3
2020	83.9	20.1	81.7	18.7	86.2	21.3
2021	83.9	20.1	81.8	18.8	86.2	21.4
2022	84.0	20.3	81.9	18.9	86.3	21.5
2023	84.1	20.3	82.0	19.0	86.3	21.6
2024	84.2	20.4	82.0	19.1	86.4	21.6
2025	84.2	20.5	82.1	19.1	86.4	21.7
2026	84.3	20.5	82.2	19.2	86.5	21.8
2027	84.4	20.6	82.3	19.3	86.6	21.8
2028	84.5	20.6	82.4	19.3	86.7	21.9
2029	84.6	20.7	82.5	19.4	86.7	21.9
2030	84.6	20.8	82.6	19.5	86.8	22.0
2031	84.7	20.8	82.7	19.5	86.9	22.1
2032	84.8	20.9	82.8	19.6	86.9	22.1
2033	84.9	20.9	82.8	19.7	87.0	22.2
2034	85.0	21.0	82.9	19.7	87.1	22.2
2035	85.0	21.1	83.0	19.8	87.2	22.3
2036	85.1	21.1	83.1	19.9	87.2	22.3
2037	85.2	21.2	83.2	19.9	87.3	22.4
2038	85.3	21.2	83.3	20.0	87.4	22.4
2039	85.3	21.3	83.4	20.0	87.4	22.5

**Table 2 - Cohort Life Expectancy<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	85.4	21.4	83.4	20.1	87.5	22.6
2041	85.5	21.4	83.5	20.2	87.5	22.6
2042	85.6	21.5	83.6	20.2	87.6	22.7
2043	85.6	21.5	83.7	20.3	87.7	22.7
2044	85.7	21.6	83.8	20.4	87.7	22.8
2045	85.8	21.6	83.9	20.4	87.8	22.8
2046	85.9	21.7	83.9	20.5	87.9	22.9
2047	85.9	21.8	84.0	20.5	87.9	22.9
2048	86.0	21.8	84.1	20.6	88.0	23.0
2049	86.1	21.9	84.2	20.7	88.0	23.0
2050	86.1	21.9	84.3	20.7	88.1	23.1
2051	86.2	22.0	84.3	20.8	88.2	23.1
2052	86.3	22.0	84.4	20.8	88.2	23.2
2053	86.3	22.1	84.5	20.9	88.3	23.2
2054	86.4	22.1	84.6	21.0	88.3	23.3
2055	86.5	22.2	84.6	21.0	88.4	23.3
2056	86.5	22.3	84.7	21.1	88.5	23.4
2057	86.6	22.3	84.8	21.1	88.5	23.4
2058	86.7	22.4	84.9	21.2	88.6	23.5
2059	86.7	22.4	84.9	21.2	88.6	23.5
2060	86.8	22.5	85.0	21.3	88.7	23.6
2061	86.9	22.5	85.1	21.4	88.7	23.6
2062	86.9	22.6	85.2	21.4	88.8	23.7
2063	87.0	22.6	85.2	21.5	88.9	23.7
2064	87.1	22.7	85.3	21.5	88.9	23.8
2065	87.1	22.7	85.4	21.6	89.0	23.8
2066	87.2	22.8	85.4	21.6	89.0	23.9
2067	87.3	22.8	85.5	21.7	89.1	23.9
2068	87.3	22.9	85.6	21.7	89.1	24.0
2069	87.4	22.9	85.7	21.8	89.2	24.0
2070	87.4	23.0	85.7	21.8	89.2	24.1
2071	87.5	23.0	85.8	21.9	89.3	24.1
2072	87.6	23.1	85.9	22.0	89.3	24.2
2073	87.6	23.1	85.9	22.0	89.4	24.2
2074	87.7	23.2	86.0	22.1	89.4	24.2
2075	87.7	23.2	86.1	22.1	89.5	24.3
2076	87.8	23.3	86.1	22.2	89.5	24.3
2077	87.9	23.3	86.2	22.2	89.6	24.4
2078	87.9	23.4	86.3	22.3	89.6	24.4
2079	88.0	23.4	86.3	22.3	89.7	24.5
2080	88.0	23.5	86.4	22.4	89.7	24.5
2081	88.1	23.5	86.5	22.4	89.8	24.6
2082	88.1	23.5	86.5	22.5	89.8	24.6
2083	88.2	23.6	86.6	22.5	89.9	24.6
2084	88.3	23.6	86.7	22.6	89.9	24.7
2085	88.3	23.7	86.7	22.6	90.0	24.7
2086	88.4	23.7	86.8	22.7	90.0	24.8
2087	88.4	23.8	86.8	22.7	90.1	24.8
2088	88.5	23.8	86.9	22.8	90.1	24.8
2089	88.5	23.9	87.0	22.8	90.2	24.9

**Table 2 - Cohort Life Expectancy<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	88.6	23.9	87.0	22.9	90.2	24.9
2091	88.6	23.9	87.1	22.9	90.3	25.0
2092	88.7	24.0	87.1	23.0	90.3	25.0
2093	88.7	24.0	87.2	23.0	90.3	25.1
2094	88.8	24.1	87.3	23.1	90.4	25.1
2095	88.8	24.1	87.3	23.1	90.4	25.1
2096	88.9	24.2	87.4	23.1	90.5	25.2
2097	88.9	24.2	87.4	23.2	90.5	25.2
2098	89.0	24.3	87.5	23.2	90.6	25.3
2099	89.1	24.3	87.6	23.3	90.6	25.3
2100	89.1	24.3	87.6	23.3	90.7	25.3

<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 would reach each succeeding age. All mortality rates are consistent with those used for the intermediate assumptions of the 2026 Trustees Report.

<sup>2</sup> 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 2023. For birth years after 2023, these values depend on estimated and projected death rates.

<sup>3</sup> Age 65 cohort life expectancy for those attaining age 65 in calendar years 1940 through 2022 is based on a combination of actual, estimated, and projected death rates. After 2022, these values depend on estimated and projected death rates.

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