

## Actuarial Life Table

A period life table is based on the mortality experience of a population during a relatively short period of time. Here we present the 2020 period life table for the Social Security area population, as used in the 2023 Trustees Report (TR). For this table, the period life expectancy at a given age 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 2020 over the course of his or her remaining life.

This life table is available for certain other years.

Select a year for period life table:

### Period Life Table, 2020, as used in the 2023 Trustees Report

| Exact age | Male                           |                              |                 | Female                         |                              |                 |
|-----------|--------------------------------|------------------------------|-----------------|--------------------------------|------------------------------|-----------------|
|           | Death probability <sup>a</sup> | Number of lives <sup>b</sup> | Life expectancy | Death probability <sup>a</sup> | Number of lives <sup>b</sup> | Life expectancy |
| 0         | 0.005837                       | 100,000                      | 74.12           | 0.004907                       | 100,000                      | 79.78           |
| 1         | 0.000410                       | 99,416                       | 73.55           | 0.000316                       | 99,509                       | 79.17           |
| 2         | 0.000254                       | 99,376                       | 72.58           | 0.000196                       | 99,478                       | 78.19           |
| 3         | 0.000207                       | 99,350                       | 71.60           | 0.000160                       | 99,458                       | 77.21           |
| 4         | 0.000167                       | 99,330                       | 70.62           | 0.000129                       | 99,442                       | 76.22           |
| 5         | 0.000141                       | 99,313                       | 69.63           | 0.000109                       | 99,430                       | 75.23           |
| 6         | 0.000123                       | 99,299                       | 68.64           | 0.000100                       | 99,419                       | 74.24           |
| 7         | 0.000113                       | 99,287                       | 67.65           | 0.000096                       | 99,409                       | 73.25           |
| 8         | 0.000108                       | 99,276                       | 66.65           | 0.000092                       | 99,399                       | 72.25           |
| 9         | 0.000114                       | 99,265                       | 65.66           | 0.000089                       | 99,390                       | 71.26           |
| 10        | 0.000127                       | 99,254                       | 64.67           | 0.000092                       | 99,381                       | 70.27           |
| 11        | 0.000146                       | 99,241                       | 63.68           | 0.000104                       | 99,372                       | 69.27           |
| 12        | 0.000174                       | 99,227                       | 62.69           | 0.000123                       | 99,362                       | 68.28           |
| 13        | 0.000228                       | 99,209                       | 61.70           | 0.000145                       | 99,349                       | 67.29           |
| 14        | 0.000312                       | 99,187                       | 60.71           | 0.000173                       | 99,335                       | 66.30           |
| 15        | 0.000435                       | 99,156                       | 59.73           | 0.000210                       | 99,318                       | 65.31           |
| 16        | 0.000604                       | 99,113                       | 58.76           | 0.000257                       | 99,297                       | 64.32           |
| 17        | 0.000814                       | 99,053                       | 57.79           | 0.000314                       | 99,271                       | 63.34           |
| 18        | 0.001051                       | 98,972                       | 56.84           | 0.000384                       | 99,240                       | 62.36           |
| 19        | 0.001250                       | 98,868                       | 55.90           | 0.000440                       | 99,202                       | 61.38           |
| 20        | 0.001398                       | 98,745                       | 54.97           | 0.000485                       | 99,159                       | 60.41           |

| Exact age | Male                           |                              |                 | Female                         |                              |                 |
|-----------|--------------------------------|------------------------------|-----------------|--------------------------------|------------------------------|-----------------|
|           | Death probability <sup>a</sup> | Number of lives <sup>b</sup> | Life expectancy | Death probability <sup>a</sup> | Number of lives <sup>b</sup> | Life expectancy |
| 21        | 0.001524                       | 98,607                       | 54.04           | 0.000533                       | 99,111                       | 59.44           |
| 22        | 0.001612                       | 98,456                       | 53.12           | 0.000574                       | 99,058                       | 58.47           |
| 23        | 0.001682                       | 98,298                       | 52.21           | 0.000617                       | 99,001                       | 57.50           |
| 24        | 0.001747                       | 98,132                       | 51.30           | 0.000655                       | 98,940                       | 56.54           |
| 25        | 0.001812                       | 97,961                       | 50.39           | 0.000700                       | 98,875                       | 55.58           |
| 26        | 0.001884                       | 97,783                       | 49.48           | 0.000743                       | 98,806                       | 54.61           |
| 27        | 0.001974                       | 97,599                       | 48.57           | 0.000796                       | 98,732                       | 53.66           |
| 28        | 0.002070                       | 97,406                       | 47.66           | 0.000851                       | 98,654                       | 52.70           |
| 29        | 0.002172                       | 97,205                       | 46.76           | 0.000914                       | 98,570                       | 51.74           |
| 30        | 0.002275                       | 96,994                       | 45.86           | 0.000976                       | 98,480                       | 50.79           |
| 31        | 0.002368                       | 96,773                       | 44.97           | 0.001041                       | 98,383                       | 49.84           |
| 32        | 0.002441                       | 96,544                       | 44.07           | 0.001118                       | 98,281                       | 48.89           |
| 33        | 0.002517                       | 96,308                       | 43.18           | 0.001186                       | 98,171                       | 47.94           |
| 34        | 0.002590                       | 96,066                       | 42.29           | 0.001241                       | 98,055                       | 47.00           |
| 35        | 0.002673                       | 95,817                       | 41.39           | 0.001306                       | 97,933                       | 46.06           |
| 36        | 0.002791                       | 95,561                       | 40.50           | 0.001386                       | 97,805                       | 45.12           |
| 37        | 0.002923                       | 95,294                       | 39.62           | 0.001472                       | 97,670                       | 44.18           |
| 38        | 0.003054                       | 95,016                       | 38.73           | 0.001549                       | 97,526                       | 43.24           |
| 39        | 0.003207                       | 94,725                       | 37.85           | 0.001637                       | 97,375                       | 42.31           |
| 40        | 0.003333                       | 94,422                       | 36.97           | 0.001735                       | 97,215                       | 41.38           |
| 41        | 0.003464                       | 94,107                       | 36.09           | 0.001850                       | 97,047                       | 40.45           |
| 42        | 0.003587                       | 93,781                       | 35.21           | 0.001950                       | 96,867                       | 39.52           |
| 43        | 0.003735                       | 93,445                       | 34.34           | 0.002072                       | 96,678                       | 38.60           |
| 44        | 0.003911                       | 93,096                       | 33.46           | 0.002217                       | 96,478                       | 37.68           |
| 45        | 0.004137                       | 92,732                       | 32.59           | 0.002383                       | 96,264                       | 36.76           |
| 46        | 0.004452                       | 92,348                       | 31.73           | 0.002573                       | 96,035                       | 35.85           |
| 47        | 0.004823                       | 91,937                       | 30.87           | 0.002777                       | 95,788                       | 34.94           |
| 48        | 0.005214                       | 91,493                       | 30.01           | 0.002984                       | 95,522                       | 34.04           |
| 49        | 0.005594                       | 91,016                       | 29.17           | 0.003210                       | 95,237                       | 33.14           |
| 50        | 0.005998                       | 90,507                       | 28.33           | 0.003476                       | 94,931                       | 32.24           |
| 51        | 0.006500                       | 89,964                       | 27.50           | 0.003793                       | 94,601                       | 31.35           |
| 52        | 0.007081                       | 89,380                       | 26.67           | 0.004136                       | 94,242                       | 30.47           |
| 53        | 0.007711                       | 88,747                       | 25.86           | 0.004495                       | 93,852                       | 29.59           |
| 54        | 0.008394                       | 88,062                       | 25.06           | 0.004870                       | 93,430                       | 28.72           |
| 55        | 0.009109                       | 87,323                       | 24.27           | 0.005261                       | 92,975                       | 27.86           |
| 56        | 0.009881                       | 86,528                       | 23.48           | 0.005714                       | 92,486                       | 27.01           |
| 57        | 0.010687                       | 85,673                       | 22.71           | 0.006227                       | 91,958                       | 26.16           |

| Exact age | Male                           |                              |                 | Female                         |                              |                 |
|-----------|--------------------------------|------------------------------|-----------------|--------------------------------|------------------------------|-----------------|
|           | Death probability <sup>a</sup> | Number of lives <sup>b</sup> | Life expectancy | Death probability <sup>a</sup> | Number of lives <sup>b</sup> | Life expectancy |
| 58        | 0.011566                       | 84,757                       | 21.95           | 0.006752                       | 91,385                       | 25.32           |
| 59        | 0.012497                       | 83,777                       | 21.21           | 0.007327                       | 90,768                       | 24.49           |
| 60        | 0.013485                       | 82,730                       | 20.47           | 0.007926                       | 90,103                       | 23.67           |
| 61        | 0.014595                       | 81,614                       | 19.74           | 0.008544                       | 89,389                       | 22.85           |
| 62        | 0.015702                       | 80,423                       | 19.03           | 0.009173                       | 88,625                       | 22.04           |
| 63        | 0.016836                       | 79,160                       | 18.32           | 0.009841                       | 87,812                       | 21.24           |
| 64        | 0.017908                       | 77,828                       | 17.63           | 0.010529                       | 86,948                       | 20.45           |
| 65        | 0.018943                       | 76,434                       | 16.94           | 0.011265                       | 86,032                       | 19.66           |
| 66        | 0.020103                       | 74,986                       | 16.26           | 0.012069                       | 85,063                       | 18.88           |
| 67        | 0.021345                       | 73,479                       | 15.58           | 0.012988                       | 84,037                       | 18.10           |
| 68        | 0.022750                       | 71,910                       | 14.91           | 0.014032                       | 82,945                       | 17.34           |
| 69        | 0.024325                       | 70,274                       | 14.24           | 0.015217                       | 81,781                       | 16.58           |
| 70        | 0.026137                       | 68,565                       | 13.59           | 0.016634                       | 80,537                       | 15.82           |
| 71        | 0.028125                       | 66,773                       | 12.94           | 0.018294                       | 79,197                       | 15.08           |
| 72        | 0.030438                       | 64,895                       | 12.30           | 0.020175                       | 77,748                       | 14.36           |
| 73        | 0.033249                       | 62,919                       | 11.67           | 0.022321                       | 76,180                       | 13.64           |
| 74        | 0.036975                       | 60,827                       | 11.05           | 0.025030                       | 74,479                       | 12.94           |
| 75        | 0.040633                       | 58,578                       | 10.46           | 0.027715                       | 72,615                       | 12.26           |
| 76        | 0.044710                       | 56,198                       | 9.88            | 0.030631                       | 70,603                       | 11.60           |
| 77        | 0.049152                       | 53,685                       | 9.32            | 0.033900                       | 68,440                       | 10.95           |
| 78        | 0.054265                       | 51,047                       | 8.77            | 0.037831                       | 66,120                       | 10.31           |
| 79        | 0.059658                       | 48,277                       | 8.25            | 0.042249                       | 63,618                       | 9.70            |
| 80        | 0.065568                       | 45,397                       | 7.74            | 0.047148                       | 60,931                       | 9.10            |
| 81        | 0.072130                       | 42,420                       | 7.25            | 0.052545                       | 58,058                       | 8.53            |
| 82        | 0.079691                       | 39,360                       | 6.77            | 0.058685                       | 55,007                       | 7.98            |
| 83        | 0.088578                       | 36,224                       | 6.31            | 0.065807                       | 51,779                       | 7.44            |
| 84        | 0.098388                       | 33,015                       | 5.88            | 0.074052                       | 48,372                       | 6.93            |
| 85        | 0.109139                       | 29,767                       | 5.47            | 0.083403                       | 44,790                       | 6.44            |
| 86        | 0.120765                       | 26,518                       | 5.07            | 0.093798                       | 41,054                       | 5.99            |
| 87        | 0.133763                       | 23,316                       | 4.70            | 0.104958                       | 37,203                       | 5.55            |
| 88        | 0.148370                       | 20,197                       | 4.35            | 0.117435                       | 33,299                       | 5.15            |
| 89        | 0.164535                       | 17,200                       | 4.02            | 0.131540                       | 29,388                       | 4.76            |
| 90        | 0.182632                       | 14,370                       | 3.72            | 0.146985                       | 25,522                       | 4.41            |
| 91        | 0.202773                       | 11,746                       | 3.44            | 0.163592                       | 21,771                       | 4.08            |
| 92        | 0.223707                       | 9,364                        | 3.18            | 0.181562                       | 18,209                       | 3.78            |
| 93        | 0.245124                       | 7,269                        | 2.96            | 0.200724                       | 14,903                       | 3.51            |
| 94        | 0.266933                       | 5,487                        | 2.75            | 0.219958                       | 11,912                       | 3.27            |

| Exact<br>age | Male                              |                                 |                    | Female                            |                                 |                    |
|--------------|-----------------------------------|---------------------------------|--------------------|-----------------------------------|---------------------------------|--------------------|
|              | Death<br>probability <sup>a</sup> | Number of<br>lives <sup>b</sup> | Life<br>expectancy | Death<br>probability <sup>a</sup> | Number of<br>lives <sup>b</sup> | Life<br>expectancy |
| 95           | 0.288602                          | 4,023                           | 2.57               | 0.239460                          | 9,292                           | 3.05               |
| 96           | 0.309781                          | 2,862                           | 2.42               | 0.258975                          | 7,067                           | 2.85               |
| 97           | 0.330099                          | 1,975                           | 2.28               | 0.278225                          | 5,237                           | 2.68               |
| 98           | 0.349177                          | 1,323                           | 2.15               | 0.296912                          | 3,780                           | 2.52               |
| 99           | 0.366635                          | 861                             | 2.04               | 0.314727                          | 2,657                           | 2.37               |
| 100          | 0.384967                          | 545                             | 1.93               | 0.333610                          | 1,821                           | 2.23               |
| 101          | 0.404215                          | 335                             | 1.83               | 0.353627                          | 1,214                           | 2.09               |
| 102          | 0.424426                          | 200                             | 1.73               | 0.374844                          | 784                             | 1.96               |
| 103          | 0.445648                          | 115                             | 1.63               | 0.397335                          | 490                             | 1.84               |
| 104          | 0.467930                          | 64                              | 1.54               | 0.421175                          | 296                             | 1.72               |
| 105          | 0.491326                          | 34                              | 1.45               | 0.446446                          | 171                             | 1.61               |
| 106          | 0.515893                          | 17                              | 1.36               | 0.473232                          | 95                              | 1.50               |
| 107          | 0.541687                          | 8                               | 1.28               | 0.501626                          | 50                              | 1.40               |
| 108          | 0.568772                          | 4                               | 1.20               | 0.531724                          | 25                              | 1.30               |
| 109          | 0.597210                          | 2                               | 1.13               | 0.563627                          | 12                              | 1.21               |
| 110          | 0.627071                          | 1                               | 1.05               | 0.597445                          | 5                               | 1.12               |
| 111          | 0.658424                          | 0                               | 0.98               | 0.633292                          | 2                               | 1.03               |
| 112          | 0.691346                          | 0                               | 0.92               | 0.671289                          | 1                               | 0.95               |
| 113          | 0.725913                          | 0                               | 0.85               | 0.711567                          | 0                               | 0.88               |
| 114          | 0.762209                          | 0                               | 0.79               | 0.754261                          | 0                               | 0.80               |
| 115          | 0.800319                          | 0                               | 0.74               | 0.799516                          | 0                               | 0.74               |
| 116          | 0.840335                          | 0                               | 0.68               | 0.840335                          | 0                               | 0.68               |
| 117          | 0.882352                          | 0                               | 0.63               | 0.882352                          | 0                               | 0.63               |
| 118          | 0.926469                          | 0                               | 0.58               | 0.926469                          | 0                               | 0.58               |
| 119          | 0.972793                          | 0                               | 0.53               | 0.972793                          | 0                               | 0.53               |

<sup>a</sup> Probability of dying within one year.

<sup>b</sup> Number of survivors out of 100,000 born alive.

Note: The period life expectancy at a given age for 2020 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 2020 over the course of his or her remaining life.

The Social Security area population is composed of: (1) residents of the 50 States and the District of Columbia (adjusted for net census undercount); (2) civilian residents of Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands; (3) Federal civilian employees and persons in the U.S. Armed Forces abroad and their dependents; (4) non-citizens living abroad who are insured for Social Security benefits; and (5) all other U.S. citizens abroad.