

Soc 756 Problem Set 2

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1

(a)

$$p \approx 0.5959345 \times 100\% = 59.59\%$$

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1 #=====
2 #===== A
3
4 us_lt <- read.table("bltper_1x1.txt", header = TRUE, skip = 2,
5   stringsAsFactors = FALSE)
6
7 us_lt_2005 <- us_lt[us_lt$Year == 2005, ]
8
9 us_lt_2005$Age <- as.numeric(gsub("\\+", "", us_lt_2005$Age))
10
11 # Add p_accident
12 f_accident <- function(age) {
13   return(0.062 - 0.000053 * (age^2))
14 }
15 us_lt_2005$p_accident <- sapply(us_lt_2005$Age, f_accident)
16
17 # Create lx_surv_acc
18 us_lt_2005$lx_surv_acc <- numeric(nrow(us_lt_2005))
19 us_lt_2005$lx_surv_acc[1] <- us_lt_2005$lx[1]
20
21 for(i in 2:nrow(us_lt_2005)) {
22   us_lt_2005$lx_surv_acc[i] <- us_lt_2005$lx_surv_acc[i-1] *
23     (1 - us_lt_2005$qx[i-1]) *
24     (1 - us_lt_2005$p_accident[i-1])
25 }
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26 p_1631 <- us_lt_2005$lx_surv_acc[us_lt_2005$Age == 31] /
27         us_lt_2005$lx_surv_acc[us_lt_2005$Age == 16]
28
29 print(p_1631)

```

(b)

$p \approx 0.1234985$

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1 #=====
2 #===== B
3
4 d_acc <- sum(us_lt_2005$lx_surv_acc[us_lt_2005$Age >= 25 & us_lt_2005$Age
5         <= 30] *
6         us_lt_2005$p_accident[us_lt_2005$Age >= 25 & us_lt_2005$Age
7         <= 30])
8
9 p_acc_2530 <- d_acc / us_lt_2005$lx_surv_acc[us_lt_2005$Age == 25]
10
11 print(p_acc_2530)

```

(c)

$p \approx 0.0038111$

```

1 #=====
2 #===== C
3
4 # Cumulative no-accident probability
5 us_lt_2005$cum_no_acc <- numeric(nrow(us_lt_2005))
6
7 for(i in 1:nrow(us_lt_2005)) {
8     us_lt_2005$cum_no_acc[i] <- prod(1 - us_lt_2005$p_accident[1:i])
9 }
10
11 death_noacc_1630 <- sum(us_lt_2005$dx[us_lt_2005$Age >= 16 & us_lt_2005$
12         Age <= 30] *
13         us_lt_2005$cum_no_acc[us_lt_2005$Age >= 16 & us_lt_
14         _2005$Age <= 30])
15
16 p_death_noacc_1630 <- death_noacc_1630 / us_lt_2005$lx[us_lt_2005$Age ==
17         16]
18
19 print(p_death_noacc_1630)

```

```
16 print(p_death_noacc_1630)
```

(D)

Overestimate if those having accident have a higher probability of dying; underestimate if otherwise.