

12

LIFE EXPECTANCY AND CHANGING DEMOGRAPHICS

U.S. mortality rates and life expectancies have improved dramatically over the long term. The aggregate, age-adjusted death rate (per 1,000 population) has fallen from 17.9 in 1940 to 7.2 in 2019 (Table 12.1). The death rate among males dropped from 19.8 to 8.5, and among females, from 16.0 to 6.0 over this period. The crude death rate for 2019 is 8.7 (Table 12.3).

Life expectancy at age 25 is currently 52.5 years for males and 57.2 years for females in 2019 (Table 12.2). A man who retired in 2019 at age 65 could expect to live 18.2 years more on average, while a 65-year-old woman could expect to live another 20.8 years.

Examining trend data for life expectancy over the past century yields startling contrasts. A 25-year-old during 1900–02 could expect to live 39.1 years more vs. 54.9 additional years for a 25-year-old in 2019. Because of increased longevity, Table 12.2 has been extended to include life expectancy for men and women at age 100 after 1997.

Changing Demographics

Ownership of life insurance products is driven by many factors, including demographics. A disproportionately young and dependent population is more likely to drive demand for life insurance, whereas a disproportionately older population is more likely to drive sales of annuities and long-term care insurance. Similarly, a population with few working people would have less need for disability income insurance.

The number of people in the United States who are age 19 or younger has either declined or remained flat in every year since 2010 (Table 12.4). There are currently 81.3 million people in that age group, compared to 83.2 million in 2010. Similarly, the number of those age 65 or older has been rapidly increasing. There are currently 55.9 million seniors (those age 65 and over) in the United States. Since 2010, the number of seniors increased by 38 percent, or 15.4 million. When coupled with those approaching retirement (age 50 to 64), the percent of those in or approaching retirement totals 118.7 million, or 36 percent of the population (Table 12.5).

Table 12.1

Death Rates in the United StatesAge-adjusted rate per 1,000 population¹

| Year | Male | Female | Total |
|------|------|--------|-------|
| 1940 | 19.8 | 16.0 | 17.9 |
| 1950 | 16.7 | 12.4 | 14.5 |
| 1960 | 16.1 | 11.1 | 13.4 |
| 1970 | 15.4 | 9.7 | 12.2 |
| 1975 | 14.2 | 8.6 | 10.9 |
| 1980 | 13.5 | 8.2 | 10.4 |
| 1985 | 12.8 | 7.8 | 9.9 |
| 1986 | 12.6 | 7.8 | 9.8 |
| 1987 | 12.5 | 7.7 | 9.7 |
| 1988 | 12.5 | 7.8 | 9.8 |
| 1989 | 12.2 | 7.6 | 9.5 |
| 1990 | 12.0 | 7.5 | 9.4 |
| 1991 | 11.8 | 7.4 | 9.2 |
| 1992 | 11.6 | 7.3 | 9.1 |
| 1993 | 11.8 | 7.5 | 9.3 |
| 1994 | 11.6 | 7.4 | 9.1 |
| 1995 | 11.4 | 7.4 | 9.1 |
| 1996 | 11.2 | 7.3 | 8.9 |
| 1997 | 10.9 | 7.3 | 8.8 |
| 1998 | 10.7 | 7.2 | 8.7 |
| 1999 | 10.7 | 7.3 | 8.8 |
| 2000 | 10.5 | 7.3 | 8.7 |
| 2001 | 10.4 | 7.3 | 8.6 |
| 2002 | 10.3 | 7.2 | 8.6 |
| 2003 | 10.1 | 7.2 | 8.4 |
| 2004 | 9.7 | 6.9 | 8.1 |
| 2005 | 9.7 | 6.9 | 8.2 |
| 2006 | 9.4 | 6.7 | 7.9 |
| 2007 | 9.2 | 6.6 | 7.8 |
| 2008 | 9.2 | 6.6 | 7.7 |
| 2009 | 8.9 | 6.4 | 7.5 |
| 2010 | 8.9 | 6.3 | 7.5 |
| 2011 | 8.8 | 6.3 | 7.4 |
| 2012 | 8.7 | 6.2 | 7.3 |
| 2013 | 8.6 | 6.2 | 7.3 |
| 2014 | 8.6 | 6.2 | 7.2 |

Table 12.1, continued

Death Rates in the United States, continued

| Age-adjusted rate per 1,000 population ¹ | | | |
|---|------|--------|-------|
| Year | Male | Female | Total |
| 2015 | 8.6 | 6.2 | 7.3 |
| 2016 | 8.6 | 6.2 | 7.3 |
| 2017 | 8.6 | 6.2 | 7.3 |
| 2018 | 8.6 | 6.1 | 7.2 |
| 2019 | 8.5 | 6.0 | 7.2 |

Source: U.S. Department of Health and Human Services' National Center for Health Statistics, National Vital Statistics Reports.

¹Based on population estimates from the 2000 census, which were modified for consistency with Office of Management and Budget racial categories as of 1977. All death rates have been revised, and may differ from previously published rates that were based on 1990 population estimates.

Table 12.2

Life Expectancy by Age and Gender, 1900-2019

| 1900-02 | Age | Male | Female | Total |
|---------|---------|------|--------|-------|
| | Newborn | 47.9 | 50.7 | 49.2 |
| | 1 | 54.4 | 56.1 | 55.2 |
| | 5 | 54.2 | 55.8 | 55.0 |
| | 15 | 46.1 | 47.6 | 46.8 |
| | 25 | 38.4 | 39.9 | 39.1 |
| | 35 | 31.2 | 32.7 | 31.9 |
| | 45 | 24.1 | 25.4 | 24.8 |
| | 55 | 17.4 | 18.4 | 17.9 |
| | 65 | 11.5 | 12.2 | 11.9 |
| | 75 | 6.8 | 7.3 | 7.1 |
| | 85 | 3.8 | 4.1 | 4.0 |
| 1909-11 | Age | Male | Female | Total |
| | Newborn | 49.9 | 53.2 | 51.5 |
| | 1 | 56.0 | 58.4 | 57.1 |
| | 5 | 55.1 | 57.4 | 56.2 |
| | 15 | 46.7 | 48.9 | 47.7 |
| | 25 | 38.6 | 40.7 | 39.6 |
| | 35 | 30.9 | 33.0 | 31.9 |
| | 45 | 23.8 | 25.4 | 24.5 |
| | 55 | 17.0 | 18.1 | 17.6 |
| | 65 | 11.2 | 12.0 | 11.6 |
| | 75 | 6.8 | 7.2 | 7.0 |
| | 85 | 3.9 | 4.1 | 4.0 |

Table 12.2, continued

Life Expectancy by Age and Gender, 1900-2019, continued

| 1919-21 | Age | Male | Female | Total |
|----------------|------------|-------------|---------------|--------------|
| | Newborn | 55.5 | 57.4 | 56.4 |
| | 1 | 59.5 | 60.5 | 59.9 |
| | 5 | 57.6 | 58.4 | 58.0 |
| | 15 | 49.1 | 49.7 | 49.4 |
| | 25 | 41.1 | 41.9 | 41.5 |
| | 35 | 33.4 | 34.4 | 33.9 |
| | 45 | 25.8 | 26.7 | 26.3 |
| | 55 | 18.5 | 19.3 | 18.9 |
| | 65 | 12.2 | 12.7 | 12.5 |
| | 75 | 7.3 | 7.7 | 7.5 |
| | 85 | 4.1 | 4.3 | 4.2 |
| 1929-31 | Age | Male | Female | Total |
| | Newborn | 57.7 | 60.9 | 59.2 |
| | 1 | 60.8 | 65.4 | 61.9 |
| | 5 | 58.1 | 60.7 | 59.3 |
| | 15 | 49.2 | 51.5 | 50.3 |
| | 25 | 40.8 | 43.1 | 41.9 |
| | 35 | 32.7 | 34.9 | 33.7 |
| | 45 | 24.9 | 26.9 | 25.8 |
| | 55 | 17.8 | 19.4 | 18.5 |
| | 65 | 11.7 | 12.8 | 12.2 |
| | 75 | 7.0 | 7.6 | 7.3 |
| | 85 | 4.0 | 4.3 | 4.2 |
| 1939-41 | Age | Male | Female | Total |
| | Newborn | 61.6 | 65.9 | 63.6 |
| | 1 | 64.0 | 67.7 | 65.8 |
| | 5 | 60.8 | 64.4 | 62.5 |
| | 15 | 51.4 | 55.0 | 53.1 |
| | 25 | 42.5 | 45.9 | 44.1 |
| | 35 | 33.8 | 37.0 | 35.3 |
| | 45 | 25.5 | 28.5 | 26.9 |
| | 55 | 18.2 | 20.5 | 19.3 |
| | 65 | 12.1 | 13.6 | 12.8 |
| | 75 | 7.2 | 8.0 | 7.6 |
| | 85 | 4.1 | 4.5 | 4.3 |

Table 12.2, continued

Life Expectancy by Age and Gender, 1900-2019, continued

| 1949-51 | Age | Male | Female | Total |
|----------------|------------|-------------|---------------|--------------|
| | Newborn | 65.5 | 71.0 | 68.1 |
| | 1 | 66.7 | 71.8 | 69.2 |
| | 5 | 63.1 | 68.2 | 65.5 |
| | 15 | 53.6 | 58.5 | 55.9 |
| | 25 | 44.4 | 49.0 | 46.6 |
| | 35 | 35.2 | 39.6 | 37.3 |
| | 45 | 26.6 | 30.6 | 28.5 |
| | 55 | 19.0 | 22.3 | 20.6 |
| | 65 | 12.7 | 15.0 | 13.8 |
| | 75 | 7.8 | 8.9 | 8.4 |
| | 85 | 4.4 | 4.9 | 4.7 |
| 1959-61 | Age | Male | Female | Total |
| | Newborn | 66.8 | 73.2 | 69.9 |
| | 1 | 67.8 | 73.9 | 70.8 |
| | 5 | 64.1 | 70.2 | 67.0 |
| | 15 | 54.4 | 60.5 | 57.3 |
| | 25 | 45.2 | 50.8 | 47.9 |
| | 35 | 35.9 | 41.3 | 38.5 |
| | 45 | 27.1 | 32.1 | 29.5 |
| | 55 | 19.3 | 23.5 | 21.4 |
| | 65 | 13.0 | 15.8 | 14.4 |
| | 75 | 8.0 | 9.3 | 8.7 |
| | 85 | 4.4 | 4.7 | 4.6 |
| 1969-71 | Age | Male | Female | Total |
| | Newborn | 67.0 | 74.6 | 70.8 |
| | 1 | 67.6 | 75.0 | 71.2 |
| | 5 | 63.8 | 71.2 | 67.4 |
| | 15 | 54.1 | 61.4 | 57.7 |
| | 25 | 45.1 | 51.8 | 48.4 |
| | 35 | 36.0 | 42.3 | 39.1 |
| | 45 | 27.2 | 33.1 | 30.1 |
| | 55 | 19.4 | 24.6 | 22.0 |
| | 65 | 13.0 | 16.8 | 15.0 |
| | 75 | 8.1 | 10.3 | 9.3 |
| | 85 | 4.7 | 5.6 | 5.3 |

Table 12.2, continued

| Life Expectancy by Age and Gender, 1900-2019, continued | | | | |
|--|------------|-------------|---------------|--------------|
| 1979-81 | Age | Male | Female | Total |
| | Newborn | 70.1 | 77.6 | 73.9 |
| | 1 | 70.1 | 77.5 | 73.8 |
| | 5 | 66.3 | 73.7 | 70.0 |
| | 15 | 56.5 | 63.8 | 60.2 |
| | 25 | 47.4 | 54.2 | 50.8 |
| | 35 | 38.2 | 44.5 | 41.4 |
| | 45 | 29.2 | 35.2 | 32.3 |
| | 55 | 21.1 | 26.4 | 23.9 |
| | 65 | 14.2 | 18.4 | 16.5 |
| | 75 | 8.9 | 11.6 | 10.5 |
| | 85 | 5.1 | 6.4 | 6.0 |
| 1989-91 | Age | Male | Female | Total |
| | Newborn | 71.8 | 78.8 | 75.4 |
| | 1 | 71.6 | 78.5 | 75.1 |
| | 5 | 67.7 | 74.6 | 71.2 |
| | 15 | 57.9 | 64.7 | 61.4 |
| | 25 | 48.7 | 55.0 | 51.9 |
| | 35 | 39.6 | 45.4 | 42.6 |
| | 45 | 30.7 | 36.0 | 33.4 |
| | 55 | 22.3 | 27.1 | 24.8 |
| | 65 | 15.1 | 19.0 | 17.3 |
| | 75 | 9.4 | 12.1 | 11.0 |
| | 85 | 5.3 | 6.7 | 6.2 |
| 1998 | Age | Male | Female | Total |
| | Newborn | 73.8 | 79.5 | 76.7 |
| | 1 | 73.4 | 79.0 | 76.3 |
| | 5 | 69.5 | 75.1 | 72.4 |
| | 15 | 59.7 | 65.2 | 62.5 |
| | 25 | 50.3 | 55.5 | 53.0 |
| | 35 | 41.0 | 45.8 | 43.5 |
| | 45 | 31.9 | 36.4 | 34.3 |
| | 55 | 23.5 | 27.4 | 25.5 |
| | 65 | 16.0 | 19.2 | 17.8 |
| | 75 | 10.0 | 12.2 | 11.3 |
| | 85 | 5.5 | 6.7 | 6.3 |
| | 100 | 2.3 | 2.7 | 2.6 |

Table 12.2, continued

Life Expectancy by Age and Gender, 1900-2019, continued

| 1999 | Age | Male | Female | Total |
|-------------|------------|-------------|---------------|--------------|
| | Newborn | 73.9 | 79.4 | 76.7 |
| | 1 | 73.5 | 78.9 | 76.3 |
| | 5 | 69.6 | 75.0 | 72.4 |
| | 15 | 59.8 | 65.1 | 62.5 |
| | 25 | 50.4 | 55.4 | 53.0 |
| | 35 | 41.1 | 45.7 | 43.5 |
| | 45 | 32.0 | 36.3 | 34.3 |
| | 55 | 23.5 | 27.3 | 25.5 |
| | 65 | 16.1 | 19.1 | 17.7 |
| | 75 | 10.0 | 12.1 | 11.2 |
| | 85 | 5.5 | 6.6 | 6.3 |
| | 100 | 2.4 | 2.7 | 2.6 |
| 2000 | Age | Male | Female | Total |
| | Newborn | 74.1 | 79.5 | 76.9 |
| | 1 | 73.7 | 79.0 | 76.4 |
| | 5 | 69.8 | 75.1 | 72.5 |
| | 15 | 59.9 | 65.2 | 62.6 |
| | 25 | 50.6 | 55.4 | 53.1 |
| | 35 | 41.3 | 45.8 | 43.6 |
| | 45 | 32.2 | 36.3 | 34.4 |
| | 55 | 23.8 | 27.4 | 25.7 |
| | 65 | 16.3 | 19.2 | 17.9 |
| | 75 | 10.1 | 12.1 | 11.3 |
| | 85 | 5.6 | 6.7 | 6.3 |
| | 100 | 2.4 | 2.7 | 2.6 |
| 2001 | Age | Male | Female | Total |
| | Newborn | 74.4 | 79.8 | 77.2 |
| | 1 | 74.0 | 79.3 | 76.7 |
| | 5 | 70.1 | 75.4 | 72.8 |
| | 15 | 60.2 | 65.5 | 62.9 |
| | 25 | 50.9 | 55.7 | 53.4 |
| | 35 | 41.5 | 46.0 | 43.9 |
| | 45 | 32.5 | 36.6 | 34.7 |
| | 55 | 24.0 | 27.7 | 26.0 |
| | 65 | 16.4 | 19.4 | 18.1 |
| | 75 | 10.2 | 12.4 | 11.5 |
| | 85 | 5.7 | 6.9 | 6.5 |
| | 100 | 2.5 | 2.8 | 2.7 |

Table 12.2, continued

Life Expectancy by Age and Gender, 1900-2019, continued

| 2002 | Age | Male | Female | Total |
|-------------|------------|-------------|---------------|--------------|
| | Newborn | 74.5 | 79.9 | 77.3 |
| | 1 | 74.1 | 79.4 | 76.8 |
| | 5 | 70.2 | 75.4 | 72.9 |
| | 15 | 60.3 | 65.5 | 63.0 |
| | 25 | 51.0 | 55.8 | 53.5 |
| | 35 | 41.6 | 46.1 | 44.0 |
| | 45 | 32.6 | 36.7 | 34.8 |
| | 55 | 24.1 | 27.7 | 26.1 |
| | 65 | 16.6 | 19.5 | 18.2 |
| | 75 | 10.3 | 12.4 | 11.5 |
| | 85 | 5.7 | 6.9 | 6.5 |
| | 100 | 2.5 | 2.8 | 2.7 |
| 2003 | Age | Male | Female | Total |
| | Newborn | 74.8 | 80.1 | 77.5 |
| | 1 | 74.3 | 79.6 | 77.0 |
| | 5 | 70.4 | 75.7 | 73.1 |
| | 15 | 60.6 | 65.8 | 63.2 |
| | 25 | 51.2 | 56.0 | 53.7 |
| | 35 | 41.9 | 46.4 | 44.2 |
| | 45 | 32.8 | 37.0 | 35.0 |
| | 55 | 24.4 | 28.0 | 26.3 |
| | 65 | 16.8 | 19.8 | 18.4 |
| | 75 | 10.5 | 12.6 | 11.8 |
| | 85 | 6.0 | 7.2 | 6.8 |
| | 100 | 2.3 | 2.6 | 2.6 |
| 2004 | Age | Male | Female | Total |
| | Newborn | 75.2 | 80.4 | 77.8 |
| | 1 | 74.7 | 79.9 | 77.4 |
| | 5 | 70.8 | 76.0 | 73.5 |
| | 15 | 61.0 | 66.1 | 63.6 |
| | 25 | 51.6 | 56.3 | 54.0 |
| | 35 | 42.2 | 46.6 | 44.5 |
| | 45 | 33.1 | 37.2 | 35.3 |
| | 55 | 24.7 | 28.3 | 26.6 |
| | 65 | 17.1 | 20.0 | 18.7 |
| | 75 | 10.7 | 12.8 | 11.9 |
| | 85 | 6.1 | 7.2 | 6.8 |
| | 100 | 2.3 | 2.6 | 2.6 |

Table 12.2, continued

Life Expectancy by Age and Gender, 1900-2019, continued

| 2005 | Age | Male | Female | Total |
|-------------|------------|-------------|---------------|--------------|
| | Newborn | 75.2 | 80.4 | 77.8 |
| | 1 | 74.7 | 79.9 | 77.4 |
| | 5 | 70.8 | 76.0 | 73.5 |
| | 15 | 61.0 | 66.1 | 63.6 |
| | 25 | 51.6 | 56.4 | 54.1 |
| | 35 | 42.3 | 46.7 | 44.6 |
| | 45 | 33.2 | 37.3 | 35.3 |
| | 55 | 24.8 | 28.3 | 26.7 |
| | 65 | 17.2 | 20.0 | 18.7 |
| | 75 | 10.8 | 12.8 | 12.0 |
| | 85 | 6.1 | 7.2 | 6.8 |
| | 100 | 2.3 | 2.6 | 2.6 |
| 2006 | Age | Male | Female | Total |
| | Newborn | 75.1 | 80.2 | 77.7 |
| | 1 | 74.7 | 79.7 | 77.2 |
| | 5 | 70.8 | 75.8 | 73.3 |
| | 15 | 60.9 | 65.9 | 63.4 |
| | 25 | 51.5 | 56.1 | 53.9 |
| | 35 | 42.2 | 46.4 | 44.4 |
| | 45 | 33.1 | 37.0 | 35.2 |
| | 55 | 24.7 | 28.0 | 26.5 |
| | 65 | 17.0 | 19.7 | 18.5 |
| | 75 | 10.5 | 12.3 | 11.6 |
| | 85 | 5.7 | 6.8 | 6.4 |
| | 100 | 2.0 | 2.3 | 2.3 |
| 2007 | Age | Male | Female | Total |
| | Newborn | 75.4 | 80.4 | 77.9 |
| | 1 | 74.9 | 79.9 | 77.5 |
| | 5 | 71.0 | 76.0 | 73.6 |
| | 15 | 61.1 | 66.1 | 63.7 |
| | 25 | 51.8 | 56.3 | 54.1 |
| | 35 | 42.5 | 46.7 | 44.6 |
| | 45 | 33.3 | 37.2 | 35.4 |
| | 55 | 24.9 | 28.2 | 26.7 |
| | 65 | 17.2 | 19.9 | 18.6 |
| | 75 | 10.6 | 12.5 | 11.7 |
| | 85 | 5.8 | 6.8 | 6.5 |
| | 100 | 2.1 | 2.3 | 2.3 |

Table 12.2, continued

Life Expectancy by Age and Gender, 1900-2019, continued

| 2008 | Age | Male | Female | Total |
|-------------|------------|-------------|---------------|--------------|
| | Newborn | 75.5 | 80.5 | 78 |
| | 1 | 75.1 | 80 | 77.6 |
| | 5 | 71.2 | 76.1 | 73.7 |
| | 15 | 61.3 | 66.1 | 63.8 |
| | 25 | 51.9 | 56.4 | 54.2 |
| | 35 | 42.6 | 46.7 | 44.7 |
| | 45 | 33.4 | 37.2 | 35.4 |
| | 55 | 24.9 | 28.3 | 26.7 |
| | 65 | 17.2 | 19.9 | 18.7 |
| | 75 | 10.6 | 12.5 | 11.7 |
| | 85 | 5.8 | 6.8 | 6.5 |
| | 100 | 2.1 | 2.3 | 2.3 |
| 2009 | Age | Male | Female | Total |
| | Newborn | 76.0 | 80.9 | 78.6 |
| | 1 | 75.6 | 80.4 | 78.1 |
| | 5 | 71.6 | 76.5 | 74.2 |
| | 15 | 61.7 | 66.6 | 64.3 |
| | 25 | 52.3 | 56.8 | 54.7 |
| | 35 | 43.0 | 47.1 | 45.2 |
| | 45 | 33.8 | 37.7 | 35.9 |
| | 55 | 25.4 | 28.7 | 27.2 |
| | 65 | 17.7 | 20.3 | 19.2 |
| | 75 | 11.0 | 12.9 | 12.2 |
| | 85 | 5.9 | 7.0 | 6.6 |
| | 100 | 2.1 | 2.4 | 2.4 |
| 2010 | Age | Male | Female | Total |
| | Newborn | 76.2 | 81.0 | 78.7 |
| | 1 | 75.7 | 80.5 | 78.1 |
| | 5 | 71.8 | 76.6 | 74.2 |
| | 15 | 61.9 | 66.6 | 64.3 |
| | 25 | 52.4 | 56.9 | 54.7 |
| | 35 | 43.1 | 47.2 | 45.2 |
| | 45 | 33.9 | 37.7 | 35.9 |
| | 55 | 25.4 | 28.8 | 27.2 |
| | 65 | 17.7 | 20.3 | 19.1 |
| | 75 | 11.0 | 12.9 | 12.1 |
| | 85 | 5.8 | 6.9 | 6.5 |
| | 100 | 2.1 | 2.3 | 2.3 |

Table 12.2, continued

Life Expectancy by Age and Gender, 1900-2019, continued

| 2011 | Age | Male | Female | Total |
|-------------|------------|-------------|---------------|--------------|
| | Newborn | 76.3 | 81.1 | 78.7 |
| | 1 | 75.8 | 80.5 | 78.2 |
| | 5 | 71.9 | 76.6 | 74.3 |
| | 15 | 62.0 | 66.7 | 64.4 |
| | 25 | 52.5 | 56.9 | 54.8 |
| | 35 | 43.2 | 47.2 | 45.3 |
| | 45 | 34.0 | 37.8 | 36.0 |
| | 55 | 25.5 | 28.8 | 27.2 |
| | 65 | 17.8 | 20.3 | 19.2 |
| | 75 | 11.1 | 12.9 | 12.1 |
| | 85 | 5.9 | 6.9 | 6.5 |
| | 100 | 2.1 | 2.3 | 2.3 |
| 2012 | Age | Male | Female | Total |
| | Newborn | 76.4 | 81.2 | 78.8 |
| | 1 | 75.9 | 80.6 | 78.3 |
| | 5 | 72.0 | 76.7 | 74.4 |
| | 15 | 62.1 | 66.8 | 64.5 |
| | 25 | 52.6 | 57.0 | 54.9 |
| | 35 | 43.3 | 47.3 | 45.4 |
| | 45 | 34.1 | 37.9 | 36.1 |
| | 55 | 25.6 | 28.9 | 27.3 |
| | 65 | 17.9 | 20.5 | 19.3 |
| | 75 | 11.2 | 12.9 | 12.2 |
| | 85 | 5.9 | 7.0 | 6.6 |
| | 100 | 2.0 | 2.3 | 2.3 |
| 2013 | Age | Male | Female | Total |
| | Newborn | 76.4 | 81.2 | 78.8 |
| | 1 | 75.9 | 80.6 | 78.3 |
| | 5 | 72.0 | 76.7 | 74.4 |
| | 15 | 62.1 | 66.8 | 64.5 |
| | 25 | 52.6 | 57.0 | 54.8 |
| | 35 | 43.3 | 47.3 | 45.4 |
| | 45 | 34.1 | 37.9 | 36.1 |
| | 55 | 25.6 | 28.9 | 27.3 |
| | 65 | 17.9 | 20.5 | 19.3 |
| | 75 | 11.2 | 12.9 | 12.2 |
| | 85 | 5.9 | 7.0 | 6.6 |
| | 100 | 2.0 | 2.3 | 2.3 |

Table 12.2, continued

Life Expectancy by Age and Gender, 1900-2019, continued

| 2014 | Age | Male | Female | Total |
|-------------|------------|-------------|---------------|--------------|
| | Newborn | 76.5 | 81.3 | 78.9 |
| | 1 | 76.0 | 80.7 | 78.4 |
| | 5 | 72.0 | 76.8 | 74.4 |
| | 15 | 62.1 | 66.8 | 64.5 |
| | 25 | 52.7 | 57.0 | 54.9 |
| | 35 | 43.4 | 47.4 | 45.4 |
| | 45 | 34.2 | 38.0 | 36.1 |
| | 55 | 25.6 | 29.0 | 27.4 |
| | 65 | 18.0 | 20.6 | 19.4 |
| | 75 | 11.3 | 13.1 | 12.3 |
| | 85 | 6.0 | 7.1 | 6.7 |
| | 100 | 2.1 | 2.4 | 2.3 |
| 2015 | Age | Male | Female | Total |
| | Newborn | 76.3 | 81.2 | 78.8 |
| | 1 | 75.8 | 80.6 | 78.2 |
| | 5 | 71.9 | 76.7 | 74.3 |
| | 15 | 62.0 | 66.8 | 64.4 |
| | 25 | 52.5 | 57.0 | 54.8 |
| | 35 | 43.3 | 47.4 | 45.4 |
| | 45 | 34.2 | 37.9 | 36.1 |
| | 55 | 25.6 | 28.9 | 27.3 |
| | 65 | 18.0 | 20.6 | 19.4 |
| | 75 | 11.2 | 13.0 | 12.3 |
| | 85 | 6.0 | 7.0 | 6.6 |
| | 100 | 2.1 | 2.4 | 2.3 |
| 2016 | Age | Male | Female | Total |
| | Newborn | 76.1 | 81.1 | 78.6 |
| | 1 | 75.6 | 80.5 | 78.1 |
| | 5 | 71.7 | 76.6 | 74.1 |
| | 15 | 61.8 | 66.6 | 64.2 |
| | 25 | 52.4 | 56.9 | 54.7 |
| | 35 | 43.2 | 47.3 | 45.3 |
| | 45 | 34.2 | 37.9 | 36.1 |
| | 55 | 25.6 | 28.9 | 27.3 |
| | 65 | 18.0 | 20.6 | 19.4 |
| | 75 | 11.3 | 13.0 | 12.2 |
| | 85 | 5.9 | 7.0 | 6.6 |
| | 100 | 2.0 | 2.3 | 2.2 |

Table 12.2, continued

Life Expectancy by Age and Gender, 1900-2019, continued

| 2017 | Age | Male | Female | Total |
|-------------|------------|-------------|---------------|--------------|
| | Newborn | 76.1 | 81.1 | 78.6 |
| | 1 | 75.6 | 80.5 | 78.1 |
| | 5 | 71.7 | 76.6 | 74.1 |
| | 15 | 61.8 | 66.7 | 64.2 |
| | 25 | 52.4 | 56.9 | 54.7 |
| | 35 | 43.2 | 47.3 | 45.3 |
| | 45 | 34.2 | 37.9 | 36.1 |
| | 55 | 25.6 | 28.9 | 27.4 |
| | 65 | 18.0 | 20.6 | 19.4 |
| | 75 | 11.3 | 13.0 | 12.3 |
| | 85 | 5.9 | 7.0 | 6.6 |
| | 100 | 2.0 | 2.2 | 2.2 |
| 2018 | Age | Male | Female | Total |
| | Newborn | 76.2 | 81.2 | 78.7 |
| | 1 | 75.7 | 80.7 | 78.2 |
| | 5 | 71.8 | 76.7 | 74.3 |
| | 15 | 61.9 | 66.8 | 64.3 |
| | 25 | 52.4 | 57.0 | 54.8 |
| | 35 | 43.3 | 47.5 | 45.4 |
| | 45 | 34.2 | 38.1 | 36.2 |
| | 55 | 25.7 | 29.0 | 27.4 |
| | 65 | 18.1 | 20.7 | 19.5 |
| | 75 | 11.3 | 13.1 | 12.3 |
| | 85 | 6.0 | 7.0 | 6.6 |
| | 100 | 2.0 | 2.2 | 2.2 |

Table 12.2, continued

Life Expectancy by Age and Gender, 1900-2019, continued

| 2019 | Age | Male | Female | Total |
|-------------|------------|-------------|---------------|--------------|
| | Newborn | 76.3 | 81.4 | 78.8 |
| | 1 | 75.8 | 80.8 | 78.3 |
| | 5 | 71.9 | 76.9 | 74.4 |
| | 15 | 62.0 | 66.9 | 64.5 |
| | 25 | 52.5 | 57.2 | 54.9 |
| | 35 | 43.4 | 47.6 | 45.5 |
| | 45 | 34.4 | 38.2 | 36.3 |
| | 55 | 25.8 | 29.2 | 27.5 |
| | 65 | 18.2 | 20.8 | 19.6 |
| | 75 | 11.4 | 13.2 | 12.4 |
| | 85 | 6.0 | 7.1 | 6.7 |
| | 100 | 2.0 | 2.3 | 2.2 |

Source: U.S. Department of Health and Human Services' National Center for Health Statistics, National Vital Statistics Reports.

Notes: Alaska and Hawaii are included as of 1959. For decennial periods prior to 1929-31, data represent death registration states only: 1900-02 and 1909-11, 10 states and the District of Columbia; 1919-21, 34 states and the District of Columbia. Beginning with 1970, data exclude deaths of nonresidents of the United States.

Table 12.3

U.S. Registered Births and Deaths

| Year | Number of Registered Births | Crude Birth Rate* | General Fertility Rate** | Number of Registered Deaths | Crude Death Rate* |
|------|-----------------------------|-------------------|--------------------------|-----------------------------|-------------------|
| 1910 | 2,777,000 | 30.1 | 126.8 | 696,856 | 14.7 |
| 1920 | 2,950,000 | 27.7 | 117.9 | 1,118,070 | 13.0 |
| 1930 | 2,618,000 | 21.3 | 89.2 | 1,327,240 | 11.3 |
| 1940 | 2,559,000 | 19.4 | 79.9 | 1,417,269 | 10.8 |
| 1945 | 2,858,000 | 20.4 | 85.9 | 1,401,719 | 10.6 |
| 1950 | 3,632,000 | 24.1 | 106.2 | 1,452,454 | 9.6 |
| 1955 | 4,097,000 | 25.0 | 118.3 | 1,528,717 | 9.3 |
| 1960 | 4,257,850 | 23.7 | 118.0 | 1,711,982 | 9.5 |
| 1965 | 3,760,358 | 19.4 | 96.3 | 1,828,000 | 9.4 |
| 1970 | 3,731,386 | 18.4 | 87.9 | 1,921,031 | 9.5 |
| 1975 | 3,144,198 | 14.6 | 66.0 | 1,893,000 | 8.8 |
| 1980 | 3,612,258 | 15.9 | 68.4 | 1,989,841 | 8.8 |
| 1985 | 3,760,561 | 15.8 | 66.3 | 2,086,000 | 8.8 |
| 1990 | 4,158,212 | 16.7 | 70.9 | 2,148,463 | 8.6 |
| 1991 | 4,110,907 | 16.2 | 69.3 | 2,170,000 | 8.6 |
| 1992 | 4,065,014 | 15.8 | 68.4 | 2,176,000 | 8.5 |
| 1993 | 4,000,240 | 15.4 | 67.0 | 2,269,000 | 8.7 |
| 1994 | 3,952,767 | 15.0 | 65.9 | 2,279,000 | 8.7 |
| 1995 | 3,899,589 | 14.6 | 64.6 | 2,312,000 | 8.7 |
| 1996 | 3,891,494 | 14.4 | 64.1 | 2,315,000 | 8.6 |
| 1997 | 3,880,894 | 14.2 | 63.6 | 2,314,000 | 8.5 |
| 1998 | 3,941,553 | 14.3 | 64.3 | 2,337,000 | 8.5 |
| 1999 | 3,959,417 | 14.2 | 64.4 | 2,391,000 | 8.6 |
| 2000 | 4,058,814 | 14.4 | 65.9 | 2,403,351 | 8.5 |
| 2001 | 4,025,933 | 14.1 | 65.3 | 2,416,000 | 8.5 |
| 2002 | 4,021,726 | 13.9 | 64.8 | 2,443,000 | 8.5 |
| 2003 | 4,089,950 | 14.1 | 66.1 | 2,448,000 | 8.4 |
| 2004 | 4,112,052 | 14.0 | 66.4 | 2,398,000 | 8.2 |
| 2005 | 4,138,349 | 14.0 | 66.7 | 2,448,000 | 8.3 |
| 2006 | 4,265,555 | 14.3 | 68.6 | 2,426,000 | 8.1 |
| 2007 | 4,316,233 | 14.3 | 69.3 | 2,424,000 | 8.0 |
| 2008 | 4,247,694 | 14.0 | 68.1 | 2,472,000 | 8.1 |
| 2009 | 4,130,665 | 13.5 | 66.2 | 2,437,000 | 7.9 |
| 2010 | 3,999,386 | 13.0 | 64.1 | 2,468,435 | 8.0 |
| 2011 | 3,953,590 | 12.7 | 63.2 | 2,515,458 | 8.1 |

Table 12.3, continued

U.S. Registered Births and Deaths, continued

| Year | Number of Registered Births | Crude Birth Rate* | General Fertility Rate** | Number of Registered Deaths | Crude Death Rate* |
|-------------|------------------------------------|--------------------------|---------------------------------|------------------------------------|--------------------------|
| 2012 | 3,952,841 | 12.6 | 63.0 | 2,543,279 | 8.1 |
| 2013 | 3,932,181 | 12.4 | 62.5 | 2,596,993 | 8.2 |
| 2014 | 3,988,076 | 12.5 | 62.9 | 2,626,418 | 8.2 |
| 2015 | 3,978,000 | 12.4 | 62.5 | 2,712,630 | 8.4 |
| 2016 | 3,945,875 | 12.2 | 62.0 | 2,744,248 | 8.5 |
| 2017 | 3,855,500 | 11.8 | 60.3 | 2,813,503 | 8.6 |
| 2018 | 3,791,712 | 11.6 | 59.1 | 2,839,205 | 8.7 |
| 2019 | 3,747,540 | 11.4 | 58.3 | 2,854,838 | 8.7 |

Source: U.S. Department of Health and Human Services' National Center for Health Statistics, National Vital Statistics Reports. United States Center for Disease Control, Live Births, Birth Rates, and Fertility Rates, by Race: United States, 1909-2003. Federal Reserve Bank of St. Louis, Federal Reserve Economic Data (FRED).

*Crude Birth Rate refers to live births per 1,000 population; Crude Death Rate refers to deaths per 1,000 population.

**General fertility rate refers to the number of births per 1,000 women age 15 to 44.

Table 12.4

U.S. Resident Population (thousands)

| Year | Total Population | Population age 19 or less | Population age 20 to 49 | Population age 50 to 64 | Population age 65 and over |
|------|------------------|---------------------------|-------------------------|-------------------------|----------------------------|
| 1910 | 92,407 | 38,716 | 40,666 | 9,039 | 3,986 |
| 1920 | 106,461 | 43,371 | 46,730 | 11,431 | 4,929 |
| 1930 | 123,077 | 47,575 | 54,300 | 14,496 | 6,706 |
| 1940 | 132,122 | 45,285 | 59,832 | 17,975 | 9,031 |
| 1945 | 139,928 | 46,247 | 63,367 | 19,820 | 10,494 |
| 1950 | 152,271 | 51,673 | 66,495 | 21,707 | 12,397 |
| 1955 | 165,931 | 59,992 | 68,067 | 23,346 | 14,525 |
| 1960 | 180,671 | 69,519 | 69,188 | 25,289 | 16,675 |
| 1965 | 194,303 | 76,277 | 72,039 | 27,536 | 18,451 |
| 1970 | 205,052 | 77,272 | 77,826 | 29,848 | 20,107 |
| 1975 | 215,973 | 75,646 | 85,613 | 32,017 | 22,696 |
| 1980 | 223,012 | 68,925 | 95,125 | 33,413 | 25,549 |
| 1985 | 233,727 | 66,594 | 105,825 | 33,063 | 28,245 |
| 1990 | 249,623 | 71,918 | 113,978 | 32,479 | 31,247 |
| 1995 | 268,365 | 76,646 | 120,687 | 35,177 | 35,855 |
| 2000 | 282,162 | 80,575 | 124,310 | 42,209 | 35,070 |
| 2005 | 295,517 | 82,005 | 126,141 | 50,720 | 36,650 |
| 2006 | 298,380 | 82,324 | 126,390 | 52,501 | 37,164 |
| 2007 | 301,231 | 82,749 | 126,387 | 54,269 | 37,826 |
| 2008 | 304,094 | 83,118 | 126,402 | 55,797 | 38,778 |
| 2009 | 306,772 | 83,280 | 126,458 | 57,410 | 39,623 |
| 2010 | 309,322 | 83,182 | 126,528 | 59,134 | 40,478 |
| 2011 | 311,557 | 82,827 | 126,749 | 60,631 | 41,350 |
| 2012 | 313,831 | 82,482 | 127,073 | 61,146 | 43,130 |
| 2013 | 315,994 | 82,245 | 127,295 | 61,824 | 44,629 |
| 2014 | 318,301 | 82,106 | 127,545 | 62,493 | 46,157 |
| 2015 | 320,635 | 82,080 | 127,908 | 62,996 | 47,651 |
| 2016 | 322,941 | 82,107 | 128,445 | 63,188 | 49,202 |
| 2017 | 324,986 | 82,063 | 128,963 | 63,207 | 50,753 |
| 2018 | 326,688 | 81,885 | 129,350 | 63,083 | 52,369 |
| 2019 | 328,240 | 81,625 | 129,630 | 62,926 | 54,058 |
| 2020 | 329,878 | 81,318 | 129,819 | 62,874 | 55,866 |

Sources: United States, Bureau of the Census, Interennial Tables.

Note: Population estimates as of July.

Table 12.5

U.S. Resident Population, Age Distribution

| Year | Percent of Population age 19 or less | Percent of Population age 20 to 49 | Percent of Population age 50 to 64 | Percent of Population age 65 and over |
|-------------|---|---|---|--|
| 1910 | 41.9 | 44.0 | 9.8 | 4.3 |
| 1920 | 40.7 | 43.9 | 10.7 | 4.6 |
| 1930 | 38.7 | 44.1 | 11.8 | 5.4 |
| 1940 | 34.3 | 45.3 | 13.6 | 6.8 |
| 1945 | 33.1 | 45.3 | 14.2 | 7.5 |
| 1950 | 33.9 | 43.7 | 14.3 | 8.1 |
| 1955 | 36.2 | 41.0 | 14.1 | 8.8 |
| 1960 | 38.5 | 38.3 | 14.0 | 9.2 |
| 1965 | 39.3 | 37.1 | 14.2 | 9.5 |
| 1970 | 37.7 | 38.0 | 14.6 | 9.8 |
| 1975 | 35.0 | 39.6 | 14.8 | 10.5 |
| 1980 | 30.9 | 42.7 | 15.0 | 11.5 |
| 1985 | 28.5 | 45.3 | 14.1 | 12.1 |
| 1990 | 28.8 | 45.7 | 13.0 | 12.5 |
| 1995 | 28.6 | 45.0 | 13.1 | 13.4 |
| 2000 | 28.6 | 44.1 | 15.0 | 12.4 |
| 2005 | 27.7 | 42.7 | 17.2 | 12.4 |
| 2006 | 27.6 | 42.4 | 17.6 | 12.5 |
| 2007 | 27.5 | 42.0 | 18.0 | 12.6 |
| 2008 | 27.3 | 41.6 | 18.3 | 12.8 |
| 2009 | 27.1 | 41.2 | 18.7 | 12.9 |
| 2010 | 26.9 | 40.9 | 19.1 | 13.1 |
| 2011 | 26.6 | 40.7 | 19.5 | 13.3 |
| 2012 | 26.3 | 40.5 | 19.5 | 13.7 |
| 2013 | 26.0 | 40.3 | 19.6 | 14.1 |
| 2014 | 25.8 | 40.1 | 19.6 | 14.5 |
| 2015 | 25.6 | 39.9 | 19.6 | 14.9 |
| 2016 | 25.4 | 39.8 | 19.6 | 15.2 |
| 2017 | 25.3 | 39.7 | 19.4 | 15.6 |
| 2018 | 25.1 | 39.6 | 19.3 | 16.0 |
| 2019 | 24.9 | 39.5 | 19.2 | 16.5 |
| 2020 | 24.7 | 39.4 | 19.1 | 16.9 |

Sources: United States, Bureau of the Census, Interennial Tables.