# 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 8.8 in 2021 (Table 12.1). The death rate among males dropped from 19.8 to 10.5, and among females, from 16.0 to 7.3 over this period. The crude death rate for 2021 is 10.4 (Table 12.3).

Life expectancy at age 25 is currently 49.8 years for males and 55.2 years for females in 2021 (Table 12.2). A man who retired in 2021 at age 65 could expect to live 17.0 years more on average, while a 65-year-old woman could expect to live another 19.7 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. 52.5 additional years for a 25-year-old in 2021. 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 2012 until 2022 (Table 12.4). There are currently 81.1 million people in that age group, compared to 82.5 million in 2012. Similarly, the number of those age 65 or older has been rapidly increasing. There are currently 57.8 million seniors (those age 65 and over) in the United States. Since 2012, the number of seniors increased by 34 percent, or 14.7 million. When coupled with those approaching retirement (age 50 to 64), the percent of those in or approaching retirement totals 120.7 million, or 36.2 percent of the population (Table 12.5).

Table 12.1

## **Death Rates in the United States**

#### Age-adjusted rate per 1,000 population<sup>1</sup>

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<sup>1</sup>

	- Se and action that he is the parameter			
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	
2020	10.0	7.0	8.4	
2021	10.5	7.3	8.8	

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

Table 12.2

Life Expectancy by Age and Gender, 1900-2021					
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		

<sup>&</sup>lt;sup>1</sup> Based 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, continued

Life Expectance	cy by Age and Gender, 19	900-2021, 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 Expectano	cy by Age and Gender, 1900	0-2021, 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 Expectance	by by Age and Gender, 1900	0-2021, 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 Expectar	ncy by Age and Gender, 1900-202	21, 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 25	15	59.9	65.2	62.6
	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 Expecta	ncy by Age and Gender, 1900-20	21, 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 5 15	1	74.3	79.6	77.0
	5	70.4	75.7	73.1
	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 Expectar	ncy by Age and Gender, 1900-202	1, continued		
2005	Age	Male	Female	Tota
	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	Tota
Newborn 1 5 15 25	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
	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	Tota
	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	6.8
	100	2.1	2.3	2.3

Table 12.2, continued

Newborn   75.5   80.5   78	Life Expecta	ncy by Age and Gender, 1900-20	21, continued		
1	2008	Age	Male	Female	Total
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         20.3         19.2           75         11.0         12.9         12.2		Newborn	75.5	80.5	78
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 36.4 55 24.9 28.3 26.7 66 17.2 19.9 18.7 75 10.6 12.5 11.7 85 5.8 6.8 6.8 6.5 100 2.1 2.3 2.3 2009 Age Male Female Total  Newborn 76.0 80.9 76.6 1 75.6 80.4 78.1 5 71.6 76.5 74.2 15 66.1 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 36.9 55 25.4 28.7 27.2 66 17.7 20.3 19.2 75 11.0 12.9 12.2 2010 Age Male Female Total  Newborn 76.2 81.0 78.7 1 75.7 5.1 1.0 12.9 12.2 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 21.1 2.4 2.4 22.1 2.4 2.4 25.1 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5		1	75.1	80	77.6
10		5	71.2	76.1	73.7
35		15	61.3	66.1	63.8
15		25	51.9	56.4	54.2
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         80.4         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           201         Age         Male         Female         Total           Newborn         76.2         81.0         78.7		35	42.6	46.7	44.7
17.2   19.9   18.7   19.5   11.7   19.5   11.7   19.5   11.7   19.5   11.7   19.5   11.7   19.5   11.7   19.5   11.7   19.5   11.7   19.5   11.7   19.5   11.7   19.5   11.7   19.5   11.7   19.5		45	33.4	37.2	35.4
Newborn   Newb		55	24.9	28.3	26.7
85         5.8         6.8         6.5           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         64.3           25         52.4         56.9         54.7		65	17.2	19.9	18.7
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           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		75	10.6	12.5	11.7
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           66         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           1         75.7         80.5         78.1           5         71.8         76.6         74.2           4         2.4         45.2         54.7           35         43.1         47.2         45.2           45         52.4         56.9         54.7		85	5.8	6.8	6.5
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           4		100	2.1	2.3	2.3
1 75.6 80.4 78.1 5 71.6 76.5 74.2 115 61.7 66.6 64.3 225 52.3 56.8 54.7 335 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 25 52.4 56.9 54.7 25 52.4 56.9 54.7 25 52.4 56.9 54.7 26 52 52.4 56.9 54.7 27 52 52.4 56.9 54.7 28 52 52.4 56.9 54.7 28 52 52.4 56.9 54.7 28 52 52.4 56.9 54.7 29 52 52 52.4 56.9 54.7 20 52 52 52.4 56.9 54.7 20 52 52 52.4 56.9 54.7 21 52 52 52.4 56.9 54.7 22 53 52.4 56.9 54.7 23 54 54.7 55.9 25 52 52.4 56.9 54.7 25 55 52.4 56.9 54.7 26 55 52.5 52.4 56.9 54.7 27 55 52.5 52.5 52.5 52.5 52.5 52.5 52.5	2009	Age	Male	Female	Total
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		Newborn	76.0	80.9	78.6
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 45.2 45 33.9 37.7 35.9 55 25.4 28.8 27.2 45 33.9 37.7 35.9 55 25.4 28.8 27.2 66 17.7 20.3 19.1 75 11.0 12.9 12.1		1	75.6	80.4	78.1
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		5	71.6	76.5	74.2
35		15	61.7	66.6	64.3
45   33.8   37.7   35.9     55   25.4   28.7   27.2     66   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		25	52.3	56.8	54.7
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		35	43.0	47.1	45.2
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		45	33.8	37.7	35.9
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		55	25.4	28.7	27.2
85         5.9         7.0         6.6           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		65	17.7	20.3	19.2
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		75	11.0	12.9	12.2
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		85	5.9	7.0	6.6
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	2.4	2.4
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	2010	Age	Male	Female	Total
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		Newborn	76.2	81.0	78.7
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		1	75.7	80.5	78.1
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		5	71.8	76.6	74.2
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		15	61.9	66.6	64.3
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		25	52.4	56.9	54.7
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		35	43.1	47.2	45.2
65     17.7     20.3     19.1       75     11.0     12.9     12.1       85     5.8     6.9     6.5		45	33.9	37.7	35.9
75       11.0       12.9       12.1         85       5.8       6.9       6.5		55	25.4	28.8	27.2
85     5.8     6.9     6.5		65	17.7	20.3	19.1
		75	11.0	12.9	12.1
100 2.1 2.3 2.3		85	5.8	6.9	6.5
		100	2.1	2.3	2.3

Table 12.2, continued

Life Expectar	ncy by Age and Gender, 1900-202	21, 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 Expecta	ncy by Age and Gender, 1900-202	21, 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 Expecta	ncy by Age and Gender, 1900-202	21, 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
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

Table 12.2, continued

Life Expectancy by Age and Gender, 1900-2021, continued					
2020	Age	Male	Female	Total	
	Newborn	74.2	79.9	77.0	
	1	73.6	79.3	76.4	
	5	69.7	75.3	72.5	
	15	59.8	65.4	62.6	
	25	50.5	55.7	53.0	
	35	41.5	46.2	43.8	
	45	32.7	36.9	34.8	
	55	24.3	28.0	26.2	
	65	17.0	19.8	18.5	
	75	10.6	12.4	11.6	
	85	5.5	6.5	6.1	
	100	1.8	2.0	2.0	
2021	Age	Male	Female	Total	
	Newborn	73.5	79.3	76.4	
	1	73.0	78.7	75.8	
	5	69.1	74.8	71.9	
	15	59.2	64.9	62.0	
	25	49.8	55.2	52.5	
	35	41.0	45.7	43.3	
	45	32.3	36.5	34.4	
	55	24.2	27.8	26.0	
	65	17.0	19.7	18.4	
	75	10.6	12.5	11.6	
	85	5.6	6.7	6.3	
	100	1.9	2.2	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
2020	3,613,647	10.9	55.7	3,383,729	10.3
2021	3,664,292	11.0	56.3	3,464,231	10.4

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).

<sup>\*</sup>Crude Birth Rate refers to live births per 1,000 population; Crude Death Rate refers to deaths per 1,000 population.

<sup>\*\*</sup>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)					
		Population	Population	Population	Population
Year	Total Population	age 19 or less	age 20 to 49	age 50 to 64	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
2021	331,894	82,131	130,204	63,710	55,848
2022	333,288	81,073	131,527	62,893	57,795
	,	,	- ,	<b>,</b> -	,-

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

Note: Population estimates as of July.

Table 12.5

U.S. Resident Population, Age Distribution					
	Percent of	Percent of	Percent of	Percent of	
	Population	Population	Population	Population	
Year	age 19 or less	age 20 to 49	age 50 to 64	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	
2021	24.7	39.2	19.2	16.8	
2022	24.3	39.5	18.9	17.3	
_0	24.0	09.0	10.3	17.3	

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