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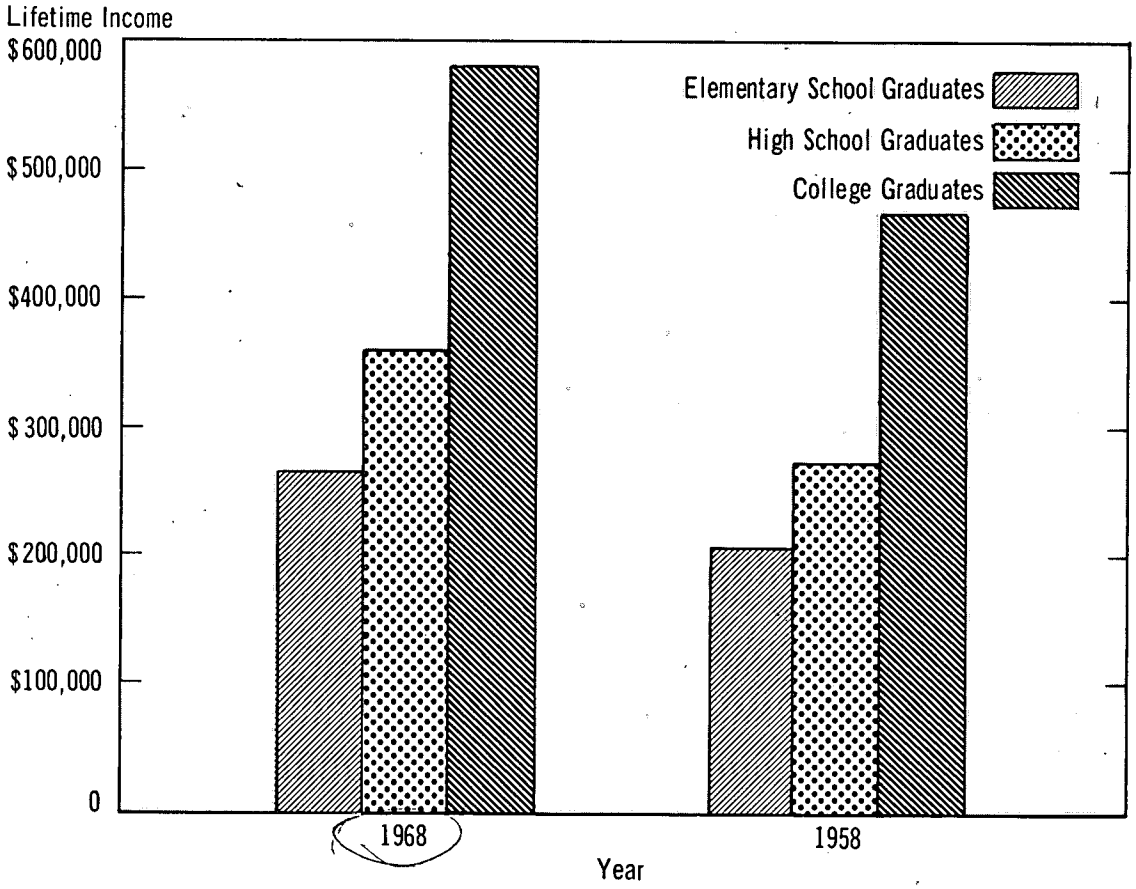
ANNUAL MEAN INCOME, LIFETIME INCOME, AND EDUCATIONAL ATTAINMENT OF MEN IN THE UNITED STATES, FOR SELECTED YEARS, 1956 TO 1968

Figure 1.--Estimated Lifetime Income in 1968 and 1958 in Constant 1968 Dollars for Men 25 Years Old and Over, by Educational Attainment, for the United States



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Annual Mean Income, Lifetime Income, and Educational Attainment of Men in the United States, for Selected Years, 1956 to 1968

INTRODUCTION

This report updates the information in Series P-60, No. 56, "Annual Mean Income, Lifetime Income, and Educational Attainment of Men in the United States, for Selected Years, 1956 to 1966," which was published in August 1968. In addition, this report includes for the first time estimates on lifetime income of male year-round full-time workers. The estimates are based on data for 1967 and 1968. Other information presented includes the procedures used to prepare estimated lifetime incomes, definitions and explanations of terms, and sources of data.

In the P-60, No. 56 report, lifetime incomes were computed based on grouped data. However, improved methodology introduced in 1967 permits the computation of data based on actual reported amounts. Therefore, lifetime income estimates and mean incomes of men for the years 1967 and 1968 are based on both grouped and ungrouped data to help bridge the gap in the data computed by the two estimation procedures. For consistency, comparisons of annual income statistics in this report are made on the basis of grouped data.

Mean Income and Lifetime Income on an Annual Basis

The mean income of all men 25 years old and over increased from $5,600 in 1958 (in constant 1968 dollars) to $7,900 in 1968. An important factor in this rise has been the increase in the educational attainment level of men between the 2 years.

In 1968, the median years of school completed by men 25 years old and over was 12.1 years, or about the equivalent of a high school education, whereas in 1958 it was 10.8 years. Twenty-four percent of men had at least 1 or more years of college in 1968 compared with only about 19 percent in 1958. The proportion of male high school graduates also increased from 24 percent in 1958 to 30 percent in 1968, while the percentage of men who completed less than 8 years of elementary schooling declined from 21 percent to 15 percent, over the same time period.

The association between higher income levels and higher educational levels of men is as follows: In 1968, the mean income of all men 25 years old and over was $7,900. Men who completed high school had a mean income of $8,400, or $1,400 more than men who started but did not complete high school. Similarly, men who completed 4 or more years of college had a mean income of $12,900, or about $3,200 more than men who started college but did not graduate. Mean income of college graduates increased with age. Thus, men who completed 4 or more years of college who were 55 to 64 years old received $15,800 in 1968, or $5,800 more than the mean income of men college graduates 25 to 34 years old.

Among 49 million civilian men 25 years old and over with income in 1968, approximately 34 million, or 69 percent, were year-round full-time workers (see table I). The mean income ($9,100) of men 25 years and over who were year-round full-time workers was 18 percent higher than that for all men with income ($7,700). This difference varied by age groups. The difference was especially wide when mean incomes of men 65 years old and over in these two categories were compared against each other. Thus, the mean income ($7,500) of male year-round full-time workers was 89 percent higher than that ($4,000) of all men with income in this age category. The comparable rate was 16 percent for mean incomes of men who were in the 55-to 64-year age group but only 9 percent for that of men in the 25-to 34-year age group. The association between higher income levels and higher educational levels found for all men with income was also found for men who were year-round full-time workers. However, the gap between the lesser and better educated was not so wide as that for all men with income. Thus, the difference in the mean income between male year-round full-time workers who did not graduate from elementary school and those who had 4 or more years of college was 2.6 times, whereas the comparable rate for all men with income was 3.2 times.

The median age of men 25 years old and over increased from 45.5 years in 1958 to 47.1 years in 1968, about 4 percent. Changes in the age distribution of men within educational categories can affect the comparison of mean incomes for different years. Between 1958 and 1968, there have been shifts in the age distribution of men 25 years old and over for most of the educational categories (see table B, sections II and V). For men whose

2

Table A. Mean Income in 1956 to 1968 of Men 25 Years Old and Over, by Years of School Completed and Age

(In 1968 dollars)

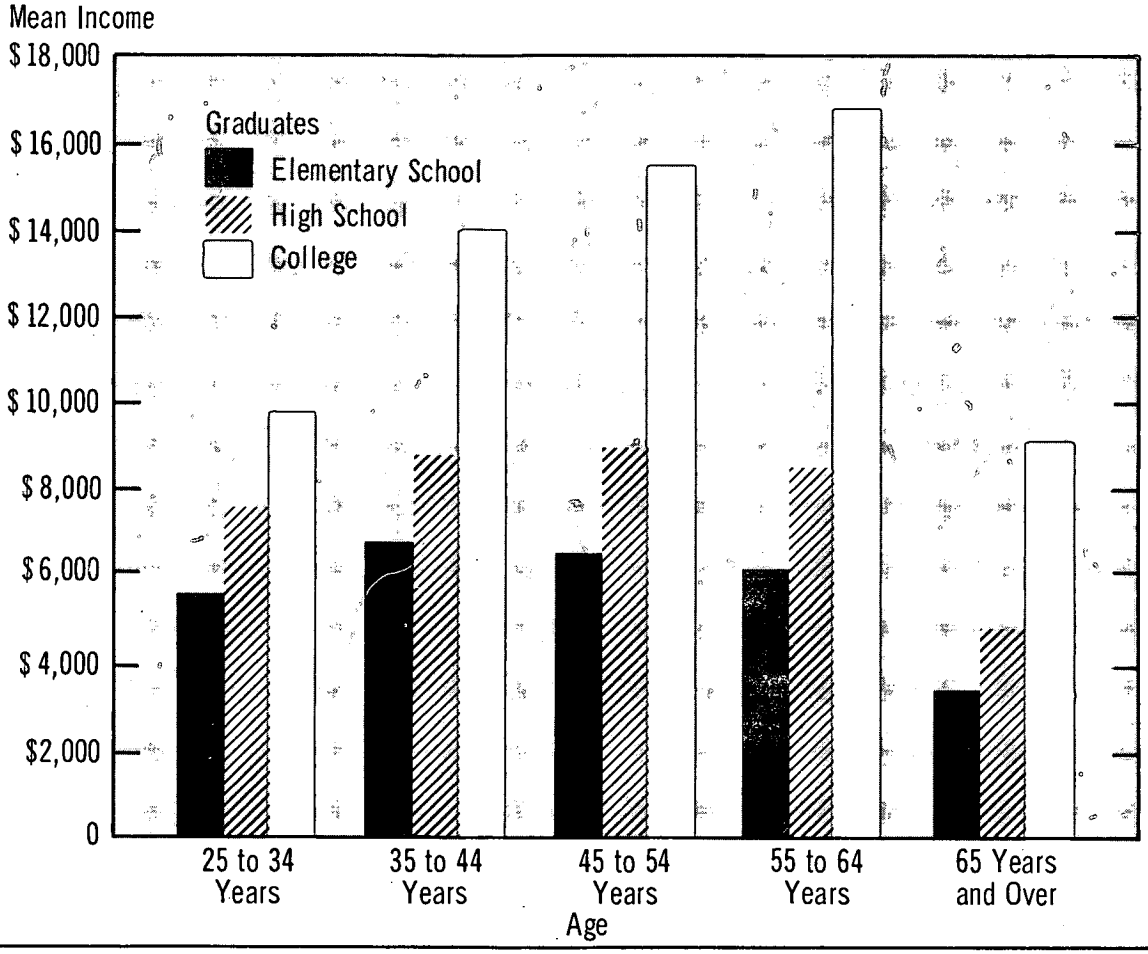
Years of school completed and age	1968		1967		1966[2]	1964[2]	1963[2]	1961[2]	1958[2]	1956[2]
	Computed from ungrouped data[1]	Computed from grouped data[2]	Computed from ungrouped data[1]	Computed from grouped data[2]						
25 YEARS OLD AND OVER										
Total	$7,705	$7,889	$7,418	$7,695	$7,404	$6,845	$6,633	$6,363	$5,580	$5,663
Elementary: Less than 8 years	3,981	4,093	3,756	3,870	3,773	3,697	3,498	3,486	3,045	3,296
8 years	5,467	5,624	5,405	5,500	5,217	5,067	5,011	4,891	4,425	4,649
High school: 1 to 3 years	6,769	6,983	6,599	6,801	6,746	6,337	6,077	6,001	5,357	5,592
4 years	8,148	8,430	7,947	8,236	8,032	7,554	7,451	6,914	6,326	6,636
College: 1 to 3 years	9,397	9,692	9,211	9,614	9,414	8,864	8,674	8,544	7,548	7,679
4 years or more	12,938	12,888	12,421	13,054	12,582	11,529	11,149	11,415	10,401	10,086
4 years	12,418	12,236	11,700	12,209	11,935	10,938	10,673	10,863	9,103	(NA)
5 years or more	13,555	13,672	13,295	14,073	13,465	12,336	11,765	11,613	11,045	(NA)
25 TO 34 YEARS OLD										
Total	7,617	7,873	7,403	7,611	7,433	6,845	6,502	6,269	5,651	5,796
Elementary: Less than 8 years	4,474	4,603	4,294	4,450	4,393	3,632	3,649	3,550	3,207	3,397
8 years	5,611	5,819	5,329	5,516	5,312	5,221	5,058	4,688	4,378	4,700
High school: 1 to 3 years	6,357	6,563	6,136	6,322	6,314	5,873	5,665	5,445	5,134	5,624
4 years	7,533	7,812	7,333	7,541	7,374	6,923	6,608	6,229	5,738	6,113
College: 1 to 3 years	8,102	8,434	8,084	8,203	8,087	7,593	7,406	6,722	6,466	6,823
4 years or more	9,817	10,035	9,721	10,042	9,760	9,068	8,375	8,699	8,084	7,534
4 years	9,974	10,121	9,786	10,054	9,916	8,794	8,295	8,683	7,584	(NA)
5 years or more	9,628	9,924	9,631	10,011	9,542	9,487	8,487	8,777	8,568	(NA)
35 TO 44 YEARS OLD										
Total	9,115	9,439	8,795	9,164	8,850	8,136	7,867	7,481	6,532	6,740
Elementary: Less than 8 years	5,153	5,344	4,756	4,923	4,805	4,893	4,361	4,299	3,619	4,010
8 years	6,717	6,914	6,215	6,503	6,386	5,918	5,874	5,572	5,106	5,408
High school: 1 to 3 years	7,429	7,719	7,192	7,426	7,337	6,890	6,711	6,233	5,836	6,097
4 years	8,802	9,185	8,539	8,812	8,617	8,029	8,093	7,455	6,817	7,257
College: 1 to 3 years	10,585	10,984	10,219	10,726	10,572	9,584	9,255	9,397	8,653	8,576
4 years or more	14,044	14,391	13,912	14,694	13,947	12,664	12,216	12,008	10,742	11,535
4 years	13,246	13,629	13,148	13,829	13,155	11,898	11,960	11,647	9,671	(NA)
5 years or more	15,001	15,289	14,849	15,774	15,070	13,651	12,523	12,734	12,260	(NA)
45 TO 54 YEARS OLD										
Total	8,967	9,101	8,690	9,061	8,680	7,788	7,677	7,250	6,242	6,431
Elementary: Less than 8 years	4,973	5,121	4,740	4,921	4,731	4,615	4,445	4,141	3,552	3,889
8 years	6,566	6,768	6,689	6,823	6,394	5,726	5,897	5,829	5,066	5,337
High school: 1 to 3 years	7,601	7,828	7,397	7,674	7,685	7,021	6,701	6,503	5,619	6,054
4 years	9,106	9,405	9,027	9,425	8,986	8,320	8,244	7,702	6,982	7,357
College: 1 to 3 years	11,072	11,207	10,473	11,066	11,256	10,709	10,456	9,880	8,893	9,161
4 years or more	15,645	15,125	14,985	15,725	15,453	14,037	13,955	13,645	13,475	13,443
4 years	14,282	14,191	13,799	14,345	14,418	13,177	12,559	12,740	12,755	(NA)
5 years or more	17,223	16,155	16,283	17,176	16,920	15,289	15,632	15,192	14,686	(NA)
55 TO 64 YEARS OLD										
Total	7,828	7,935	7,296	7,649	7,315	6,599	6,632	6,444	5,508	5,378
Elementary: Less than 8 years	4,569	4,698	4,236	4,370	4,228	3,948	3,918	4,007	3,554	3,684
8 years	6,087	6,305	6,069	6,162	5,911	5,554	5,347	5,574	4,662	4,967
High school: 1 to 3 years	7,140	7,356	6,827	7,007	7,049	6,285	6,203	6,637	5,765	5,399
4 years	8,414	8,663	8,044	8,486	8,429	7,955	7,843	7,412	7,141	7,246
College: 1 to 3 years	9,568	10,122	9,833	10,510	9,444	8,895	9,150	9,112	8,233	7,973
4 years or more	16,915	15,828	14,276	15,528	14,491	12,952	14,306	12,064	12,800	11,187
4 years	16,959	14,307	12,439	13,433	13,558	12,478	14,051	12,058	10,177	(NA)
5 years or more	16,866	17,590	16,333	18,079	15,542	13,489	14,631	(B)	(B)	(NA)
65 YEARS OLD AND OVER										
Total	3,988	4,026	3,820	3,885	3,574	3,775	3,470	3,434	2,750	2,935
Elementary: Less than 8 years	2,482	2,530	2,420	2,465	2,385	2,541	2,308	2,308	1,988	2,138
8 years	3,510	3,536	3,483	3,445	3,089	3,457	3,331	3,043	2,799	2,854
High school: 1 to 3 years	4,070	4,178	4,223	4,287	3,721	4,017	3,614	3,963	3,058	3,248
4 years	4,952	4,926	4,681	4,818	4,644	5,285	5,078	4,343	3,452	4,138
College: 1 to 3 years	6,236	6,067	5,789	6,043	5,860	5,909	5,707	6,817	4,532	5,146
4 years or more	9,266	9,404	8,680	9,019	8,558	8,674	7,292	10,058	6,535	6,907
4 years	8,548	8,304	8,217	8,402	6,887	8,452	6,901	(B)	(B)	(NA)
5 years or more	10,173	10,745	9,179	9,699	10,793	(B)	(B)	(B)	(B)	(NA)

B Base less than 200,000. NA Not available.

[1]Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.

[2]Estimates based on a series of estimated mean values for specific income class intervals.

Figure 2.--Mean Income in 1968 of Male Elementary School, High School, and College Graduates, by Age, for the United States



highest educational attainment was completion of elementary school, high school, or 4 years or more of college, the change in median age, although not statistically significant, appears greatest at the elementary school and high school levels and lowest at the college level (see table D, columns 10 and 11). The median age of elementary school graduates increased from 53.0 years in 1958 to 57.0 years in 1968, or about 8 percent. For male high school graduates, their median age rose from 40.0 years to 42.7 years during the same time period.

Within educational categories, differences in age distribution between 1958 and 1968 can be summarized by computing indexes of differentiation for each year. The index is based on one-half the sum of differences (with signs ignored) in the proportion of persons in education ith group found in age class g (P_{ig}) and the proportion of persons in education jth group found in age class g (P_{jg}).[1] The index ranges from 0 when the distributions are identical to 1 when they are entirely different.

A comparison of the 1958 and 1968 age distributions for all men 25 years old and over by educational categories indicated a narrowing differentiation (see table D, columns 12 and 13) for two educational categories: High school 1 to 3 years and high school 4 years. The elementary school category showed a widening differentiation in age.

[1]The equation may be written as

$$D_{ij} = \frac{1}{2}\sum_g \left| P_{ig} - P_{jg} \right| .$$

For use of this formulation see Yoram Ben Porath, The Arab Labor Force in Israel, Israel Universities Press, table 2-1, p. 22.

Table B. Men 25 Years Old and Over With Income in 1968 and 1958, by Years of School Completed and Age

(Numbers in thousands)

Age	1968										1958									
	Total	Years of school completed								Median school years completed	Total	Years of school completed								Median school years completed
		Elementary school		High school		College						Elementary school		High school		College				
		Less than 8	8	1 to 3	4	1 to 3	4 or more					Less than 8	8	1 to 3	4	1 to 3	4 or more			
							Total	4	5 or more								Total	4	5 or more	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
	I										IV									
NUMBER WITH INCOME																				
Total	49,683	7,676	6,794	8,155	14,958	5,228	6,872	3,732	3,140	12.1	45,356	9,695	7,904	8,337	10,884	3,772	4,764	2,756	2,008	10.8
25 to 34 years old	11,496	601	615	1,768	4,577	1,707	2,228	1,218	1,010	12.6	10,898	1,163	968	2,218	3,670	1,232	1,647	1,024	623	12.3
35 to 44 years old	11,095	1,114	1,106	1,913	3,748	1,266	1,948	1,062	886	12.4	11,294	1,570	1,414	2,353	3,565	1,094	1,298	704	594	12.1
45 to 54 years old	10,856	1,444	1,339	1,993	3,602	1,169	1,309	702	607	12.2	9,643	1,969	1,961	1,989	2,036	735	953	504	449	10.3
55 to 64 years old	8,341	1,790	1,695	1,467	1,904	655	830	439	391	10.4	7,006	2,069	1,948	1,093	1,003	408	485	300	185	8.7
65 years old and over	7,895	2,727	2,039	1,014	1,127	431	557	311	246	8.6	6,515	2,924	1,613	684	610	303	381	224	157	8.2
Median age	47.1	58.8	57.0	47.0	42.7	42.2	41.2	41.1	41.3	(X)	45.5	55.7	53.0	43.3	40.0	41.0	40.7	40.0	41.4	(X)
	II										V									
PERCENT DISTRIBUTION																				
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(X)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(X)
25 to 34 years old	23.1	7.8	9.1	21.7	30.6	32.7	32.4	32.6	32.2	(X)	24.0	12.0	12.2	26.6	33.7	32.7	34.6	37.2	31.0	(X)
35 to 44 years old	22.3	14.5	16.3	23.5	25.1	24.2	28.3	28.5	28.2	(X)	24.9	16.2	17.9	28.2	32.8	29.0	27.2	25.5	29.6	(X)
45 to 54 years old	21.9	18.8	19.7	24.4	24.1	22.4	19.0	18.8	19.3	(X)	21.3	20.3	24.8	23.9	18.7	19.5	20.0	18.3	22.4	(X)
55 to 64 years old	16.8	23.3	24.9	18.0	12.7	12.5	12.1	11.8	12.5	(X)	15.4	21.3	24.6	13.1	9.2	10.8	10.2	10.9	9.2	(X)
65 years old and over	15.9	35.5	30.0	12.4	7.5	8.2	8.1	8.3	7.8	(X)	14.4	30.2	20.4	8.2	5.6	8.0	8.0	8.1	7.8	(X)
	III										VI									
PERCENT, BY AGE GROUP																				
Total	100.0	15.4	13.7	16.4	30.1	10.5	13.8	7.5	6.3	(X)	100.0	21.4	17.4	18.4	24.0	8.3	10.5	6.1	4.4	(X)
25 to 34 years old	100.0	5.2	5.3	15.4	39.8	14.8	19.4	10.6	8.8	(X)	100.0	10.7	8.9	20.4	33.7	11.3	15.1	9.4	5.7	(X)
35 to 44 years old	100.0	10.0	10.0	17.2	33.8	11.4	17.6	9.6	8.0	(X)	100.0	13.9	12.5	20.8	31.6	9.7	11.5	6.2	5.3	(X)
45 to 54 years old	100.0	13.3	12.3	18.4	33.2	10.8	12.1	6.5	5.6	(X)	100.0	20.4	20.3	20.6	21.1	7.6	9.9	5.2	4.7	(X)
55 to 64 years old	100.0	21.5	20.3	17.6	22.8	7.9	10.0	5.3	4.7	(X)	100.0	29.5	27.8	15.6	14.3	5.8	6.9	4.3	2.6	(X)
65 years old and over	100.0	34.5	25.8	12.8	14.3	5.5	7.0	3.9	3.1	(X)	100.0	44.9	24.8	10.5	9.4	4.7	5.8	3.4	2.4	(X)

X Not applicable.

Table C. Men 25 Years Old and Over With Income in 1968 Standardized for 1958, by Years of School Completed and Age

(Numbers in thousands)

Age	Standardized by age										Standarized by education									
	Total	Years of school completed								Median school years completed	Total	Years of school completed								Median school years completed
		Elementary school		High school		College						Elementary school		High school		College				
							4 or more										4 or more			
		Less than 8	8	1 to 3	4	1 to 3	Total	4	5 or more			Less than 8	8	1 to 3	4	1 to 3	Total	4	5 or more	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
	I										IV									
NUMBER WITH INCOME																				
Total	49,683	7,676	6,794	8,155	14,958	5,228	6,872	3,732	3,140	12.1	49,683	10,994	8,892	9,021	11,598	4,056	5,122	2,967	2,155	10.6
25 to 34 years old	13,038	921	832	2,170	5,045	1,708	2,362	1,388	974	12.5	11,496	1,227	1,021	2,340	3,871	1,300	1,737	1,080	657	12.3
35 to 44 years old	13,057	1,243	1,215	2,302	4,899	1,516	1,882	953	929	12.4	11,095	1,542	1,389	2,312	3,502	1,075	1,275	692	583	12.1
45 to 54 years old	10,391	1,559	1,686	1,945	2,798	1,019	1,384	682	702	12.0	10,856	2,217	2,208	2,239	2,292	828	1,072	567	505	10.3
55 to 64 years old	7,020	1,638	1,675	1,069	1,378	565	695	406	289	9.6	8,341	2,464	2,319	1,301	1,194	486	577	357	220	8.7
65 years old and over	6,177	2,315	1,386	669	838	420	549	303	246	8.6	7,895	3,544	1,955	829	739	367	461	271	190	8.2
Median age	44.0	55.7	53.0	43.3	40.0	41.0	40.7	40.0	41.4	(X)	47.1	57.1	54.2	44.4	40.5	41.8	41.5	40.8	42.2	(X)
	II										V									
PERCENT DISTRIBUTION																				
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(X)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(X)
25 to 34 years old	26.2	12.0	12.2	26.6	33.7	32.7	34.6	37.2	31.0	(X)	23.1	11.2	11.5	25.9	33.4	32.1	33.9	36.4	30.5	(X)
35 to 44 years old	26.3	16.2	17.9	28.2	32.8	29.0	27.2	25.5	29.6	(X)	22.3	14.0	15.6	25.6	30.2	26.5	24.9	23.3	27.1	(X)
45 to 54 years old	20.9	20.3	24.8	23.9	18.7	19.5	20.0	18.3	22.4	(X)	21.9	20.2	24.8	24.8	19.8	20.4	20.9	19.1	23.4	(X)
55 to 64 years old	14.1	21.3	24.6	13.1	9.2	10.8	10.2	10.9	9.2	(X)	16.8	22.4	26.1	14.4	10.3	12.0	11.3	12.0	10.2	(X)
65 years old and over	12.4	30.2	20.4	8.2	5.6	8.0	8.0	8.1	7.8	(X)	15.9	32.2	22.0	9.2	6.4	9.0	9.0	9.1	8.8	(X)
	III										VI									
PERCENT, BY AGE GROUP																				
Total	100.0	15.4	13.7	16.4	30.1	10.5	13.8	7.5	6.3	(X)	100.0	22.1	17.9	18.2	23.3	8.2	10.3	6.0	4.3	(X)
25 to 34 years old	100.0	7.1	6.4	16.6	38.7	13.1	18.1	10.6	7.5	(X)	100.0	10.7	8.9	20.4	33.7	11.3	15.1	9.4	5.7	(X)
35 to 44 years old	100.0	9.5	9.3	17.6	37.5	11.6	14.4	7.3	7.1	(X)	100.0	13.9	12.5	20.8	31.6	9.7	11.5	6.2	5.3	(X)
45 to 54 years old	100.0	15.0	16.2	18.7	26.9	9.8	13.4	6.6	6.8	(X)	100.0	20.4	20.3	20.6	21.1	7.6	9.9	5.2	4.7	(X)
55 to 64 years old	100.0	23.3	23.9	15.2	19.6	8.0	9.9	5.8	4.1	(X)	100.0	29.5	27.8	15.6	14.3	5.8	6.9	4.3	2.6	(X)
65 years old and over	100.0	37.5	22.4	10.8	13.6	6.8	8.9	4.9	4.0	(X)	100.0	44.9	24.8	10.5	9.4	4.7	5.8	3.4	2.4	(X)

X Not applicable.

Table D. Summary Measures in 1958 and 1968 of Men 25 Years Old and Over, by Years of School Completed

Years of school completed	Mean income (in 1968 dollars)					Median age						Index of differentiation[1]	
	Actual data		1968 data standardized by 1958 age group	Percent increase, 1958 to 1968		1958	1968	Index (total = 100.0)		Percent increase, 1958 to 1968	Ratio of percent increase in specific education group to total	1958	1968
	1958	1968		Actual data	Standardized data			1958	1968				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Total	$5,580	$7,889	$7,969	41.4	42.8	45.5	47.1	100.0	100.0	3.5	1.00	(X)	(X)
Elementary: Less than 8 years	3,045	4,093	4,223	34.4	38.7	55.7	58.8	122.4	124.8	5.6	1.60	.217	.262
8 years	4,425	5,624	5,904	27.1	33.4	53.0	57.0	116.5	121.0	7.5	2.14	.188	.222
High school: 1 to 3 years	5,357	6,983	7,099	30.4	32.5	43.3	47.0	95.2	99.8	8.5	2.43	.085	.049
4 years	6,326	8,430	8,476	33.3	34.0	40.0	42.7	87.9	90.7	6.8	1.94	.176	.125
College: 1 to 3 years	7,548	9,692	9,706	28.4	28.6	41.0	42.2	90.1	89.6	2.9	0.83	.128	.120
4 years or more	10,401	12,888	12,802	23.9	23.1	40.7	41.2	89.5	87.5	1.2	0.34	.129	.154
4 years	9,103	12,236	12,068	34.4	32.6	40.0	41.1	87.9	87.3	2.8	0.80	.138	.157
5 years or more	11,045	13,672	13,674	23.8	23.8	41.4	41.3	91.0	87.7	-0.3	-0.09	.128	.150

X Not applicable.

[1]The index of differentiation was obtained by subtracting the proportion of men in a specified education group cross-classified by age from the proportion of all men cross-classified by age, and taking one-half the sum of the absolute differences and dividing by 100. The index ranges from 0 when the distributions are identical to 1 when they are entirely different. The estimates used to compute the indexes are presented in table B, section V for 1958 and section II for 1968.

NOTE:--Mean incomes computed from grouped data.

Table E. Summary Measures in 1958 and 1968 of Men 25 Years Old and Over, by Age

Age	Mean income (in 1968 dollars)					Median school years completed						Index of differentiation[1]	
	Actual data		1968 data standardized by 1958 education group	Percent increase, 1958 to 1968		1958	1968	Index (total = 100.0)		Percent increase, 1958 to 1968	Ratio of percent increase in specific age group to total	1958	1968
	1958	1968		Actual data	Standardized data			1958	1968				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Total	$5,580	$7,889	$7,326	41.4	31.3	10.8	12.1	100.0	100.0	12.0	1.00	(X)	(X)
25 to 34 years old	5,651	7,873	7,446	39.3	31.8	12.3	12.6	113.9	104.1	2.4	0.20	.193	.196
35 to 44 years old	6,532	9,439	8,834	44.5	35.2	12.1	12.4	112.0	102.5	2.5	0.21	.124	.092
45 to 54 years old	6,242	9,101	8,370	45.8	34.1	10.3	12.2	95.4	100.8	18.4	1.53	.052	.053
55 to 64 years old	5,508	7,935	7,194	44.1	30.6	8.7	10.4	80.6	86.0	19.5	1.63	.186	.138
65 years old and over	2,750	4,026	3,737	46.4	35.9	8.2	8.6	75.9	71.1	4.9	0.41	.309	.312

X Not applicable.

[1]The index of differentiation was obtained by subtracting the proportion of men in a specified age group cross-classified by education from the proportion of all men cross-classified by education, and taking one-half the sum of the absolute differences and dividing by 100. The index ranges from 0 when the distributions are identical to 1 when they are entirely different. The estimates used to compute the indexes are presented in table B, section VI for 1958 and section III for 1968.

NOTE:--Mean incomes computed from grouped data.

Figure 3.--Lifetime Income in 1968, 1963, and 1958 in Constant 1968 Dollars of Men 25 to 64 Years Old Completing Less Than 8 Years of Elementary School, by Age, for the United States

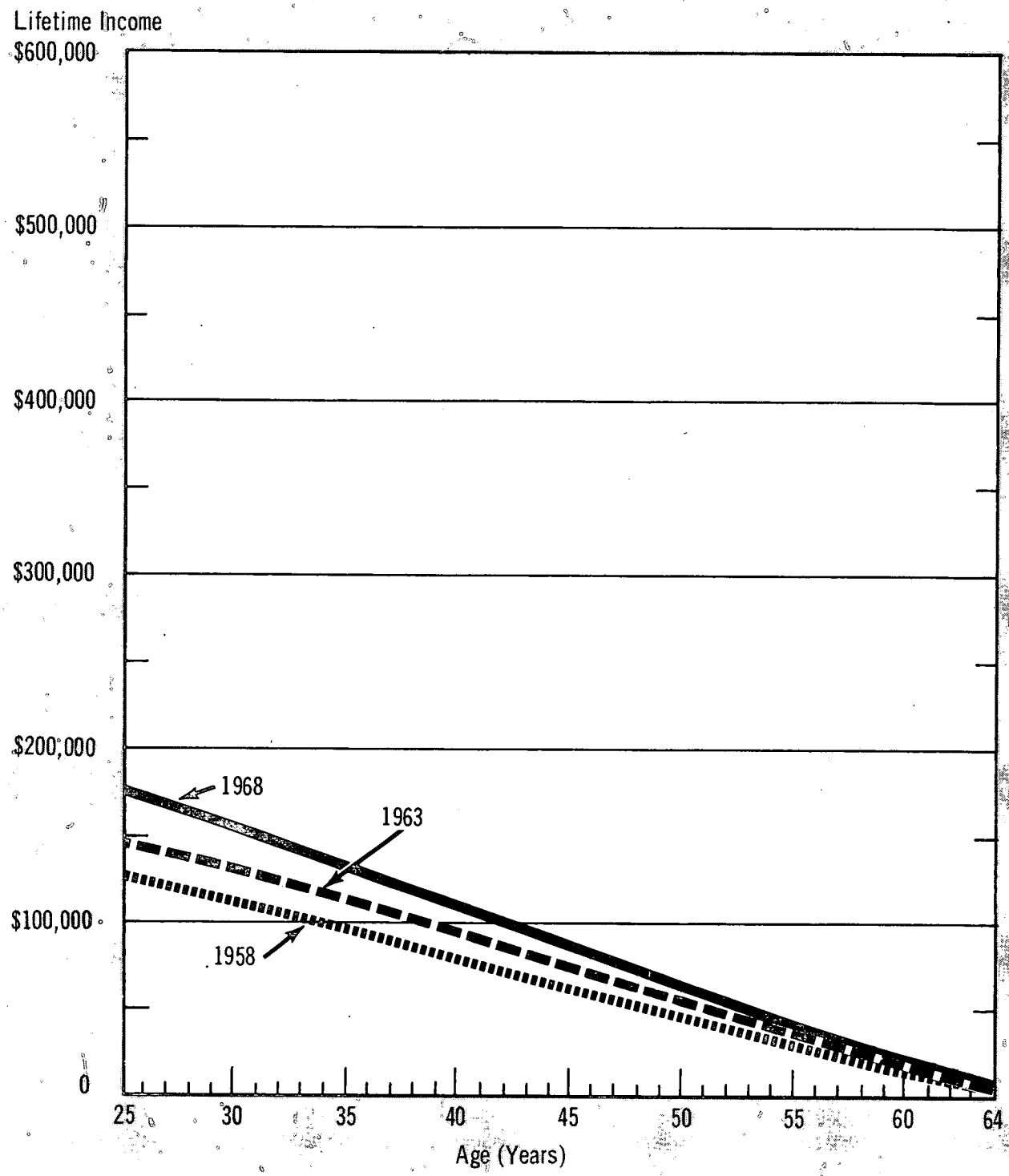


Figure 4.--Lifetime Income in 1968, 1963, and 1958 in Constant 1968 Dollars of Men 25 to 64 Years Old Completing 8 Years of Elementary School, by Age, for the United States

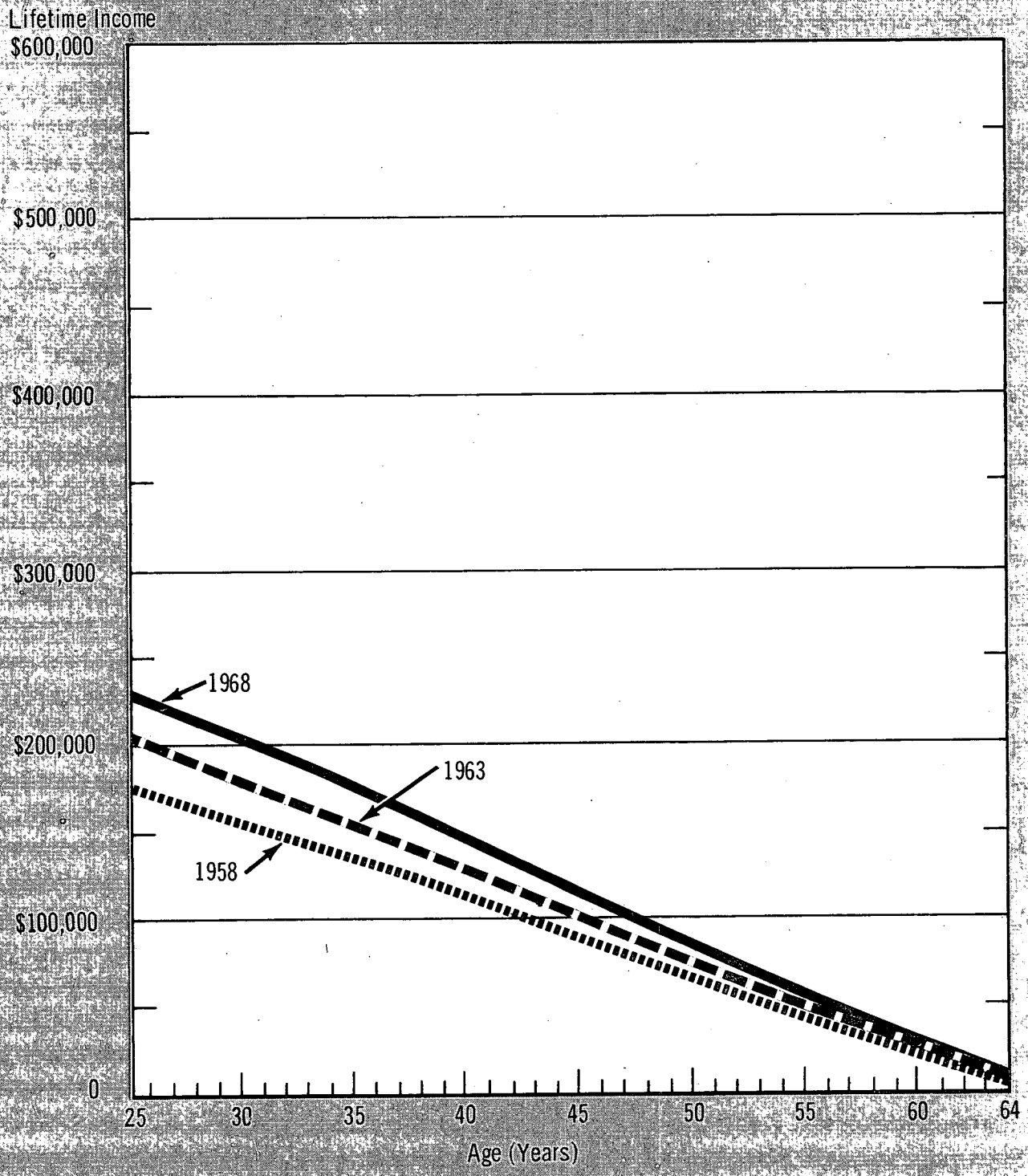


Figure 5.--Lifetime Income in 1968, 1963, and 1958 in Constant 1968 Dollars of Men 25 to 64 Years Old Completing 1 to 3 Years of High School, by Age, for the United States

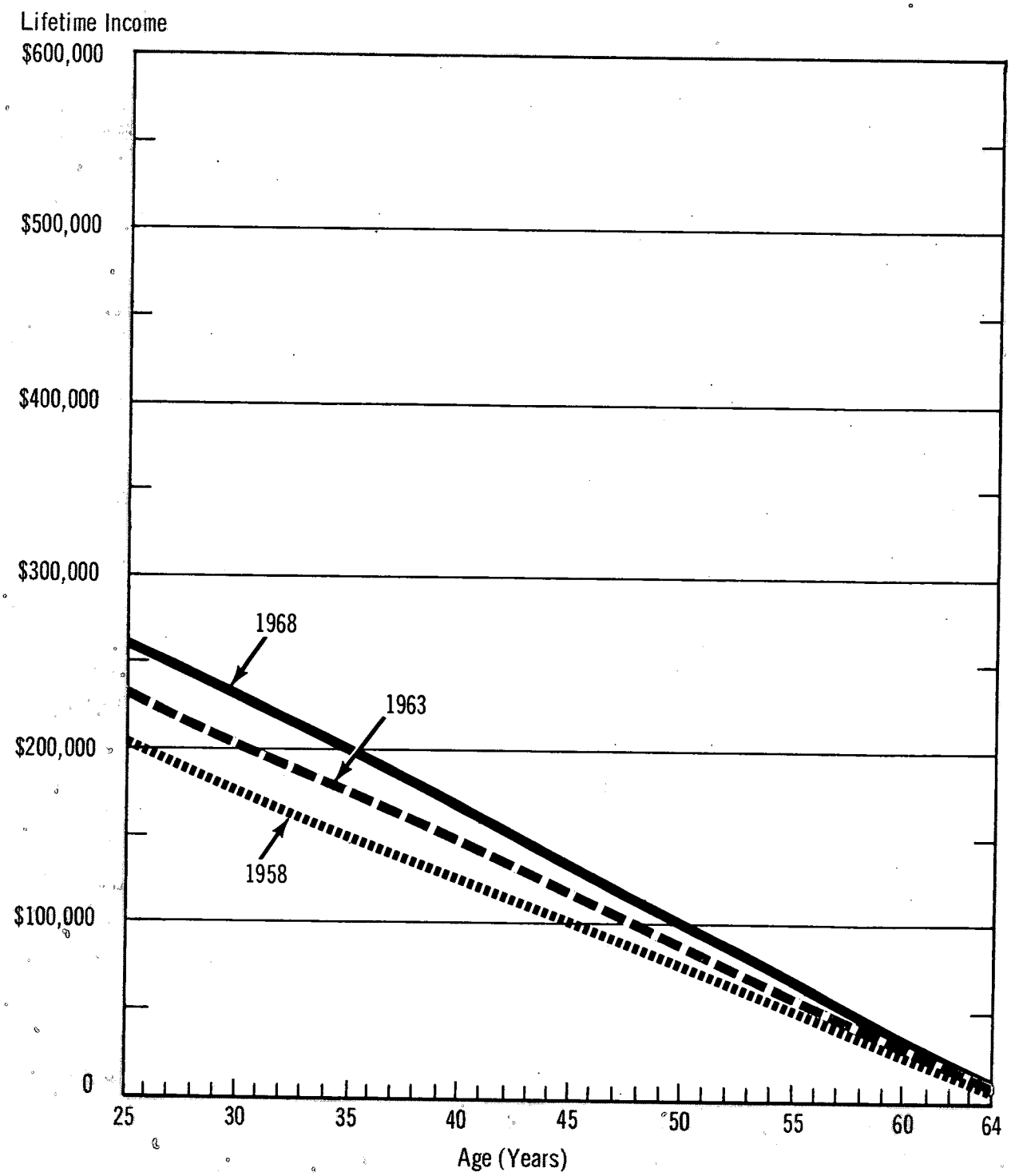


Figure 6.--Lifetime Income in 1968, 1963, and 1958 in Constant 1968 Dollars of Men 25 to 64 Years Old Completing 4 Years of High School, by Age, for the United States

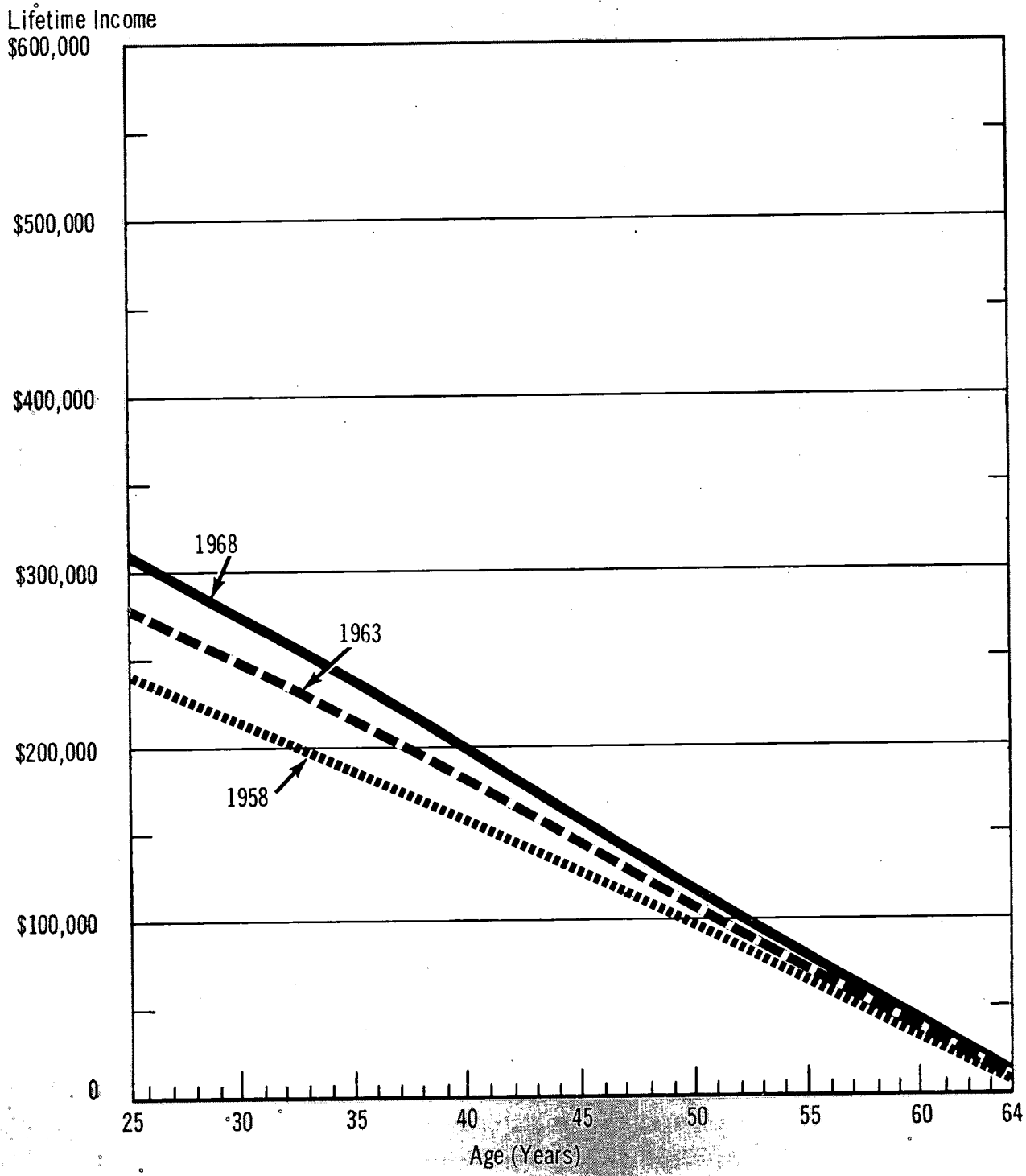


Figure 7.--Lifetime Income in 1968, 1963, and 1958 in Constant 1968 Dollars of Men 25 to 64 Years Old Completing 1 to 3 Years of College, by Age, for the United States

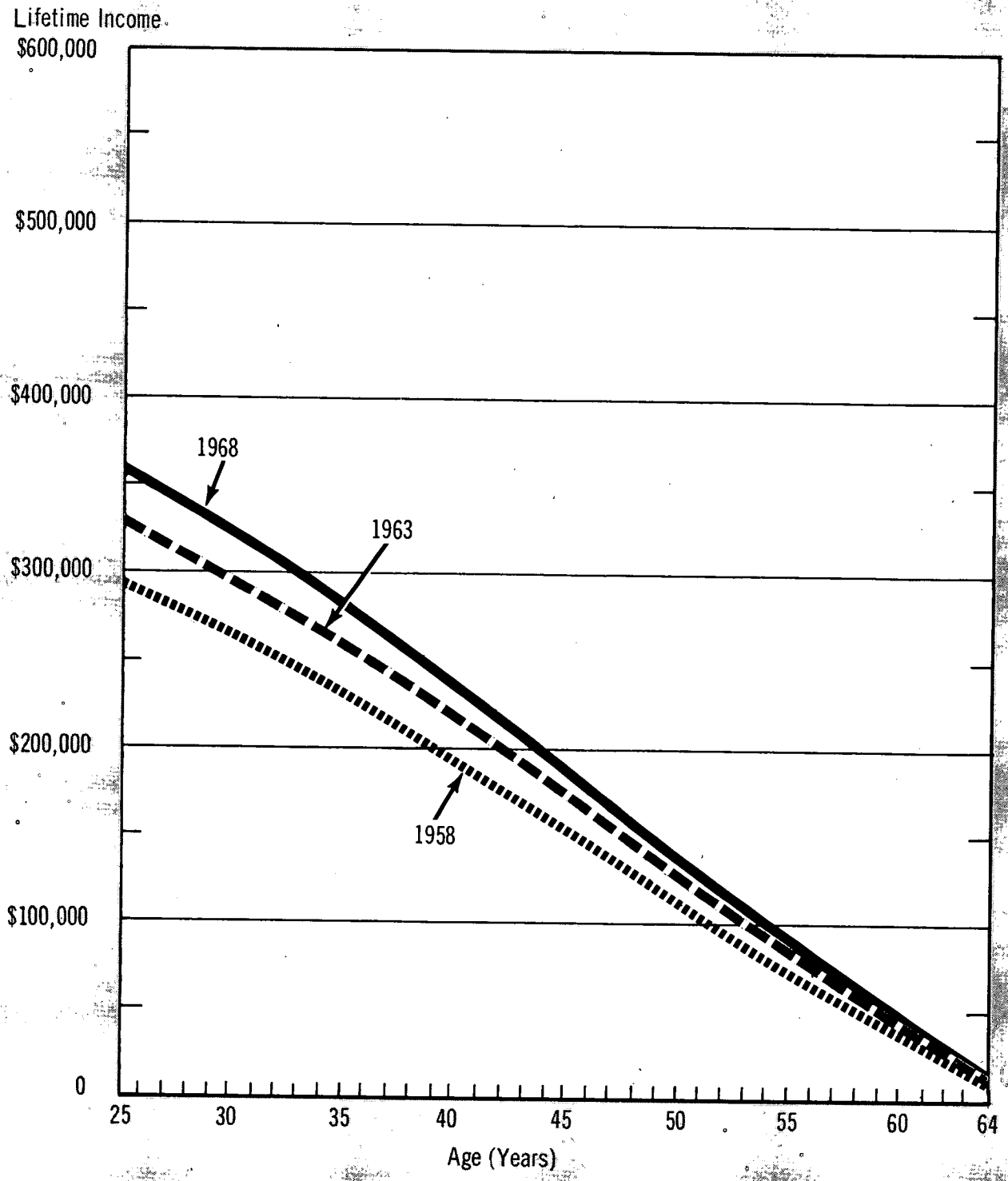
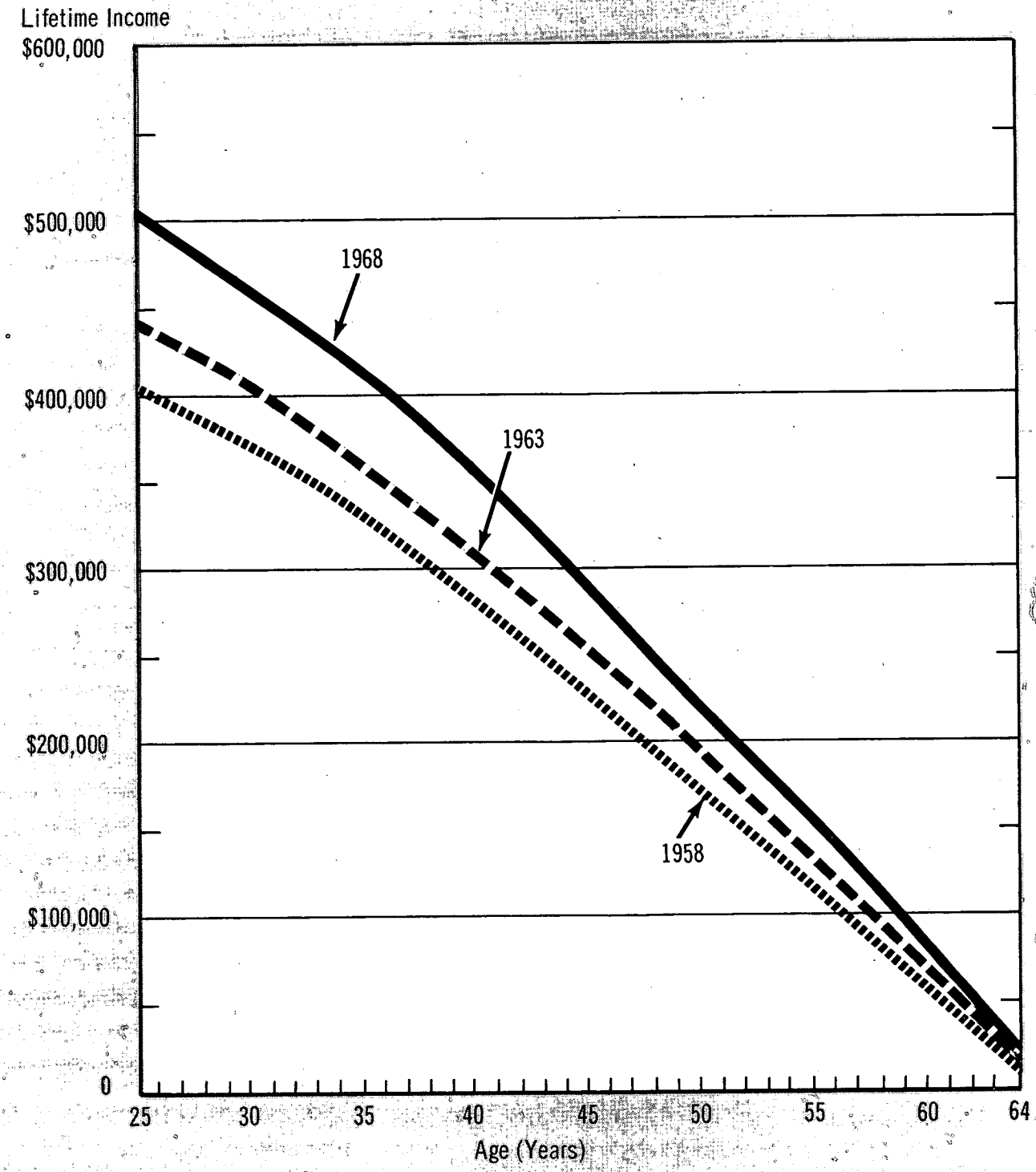


Figure 8.--Lifetime Income in 1968, 1963, and 1958 in Constant 1968 Dollars of Men 25 to 64 Years Old Completing 4 Years or More of College, by Age, for the United States



Lifetime Income Estimates

In this report, lifetime income estimates for different educational categories, based on data for specific years, represent a summation of the products of both mean income estimates of different age and education groups and the number of survivors in the comparable population out of 100,000 at birth from an initial stipulated age to a terminal one, divided by the comparable number out of 100,000 at birth who survived to the initial stipulated age. Thus, lifetime income estimates are a measure of the incomes that could be expected on the average by members of specific education groups in a lifetime (or for any specified span of years) if the mean income estimates by age and education, and life expectancy rates, did not change from those existing in the reference year, e.g., 1968.

The estimated lifetime income of all men from age 25 to death increased from $243,000 in 1958 (in 1968 dollars) to $348,000 in 1968, or 43 percent. The estimated lifetime income of men who completed 4 or more years of college was $580,000 in 1968. In 1958, the lifetime income for men who completed 4 or more years of college was $465,000 or 70 percent more than for men who completed high school. The absolute difference between these two groups increased from $192,000 in 1958 to $219,000 in 1968. Their relative difference was reduced from 70 percent in 1958 to 61 percent in 1968.

In 1968, men who completed only elementary school could expect to receive from age 25 to death about $63,000 more income during their lifetime than men who had less than an eighth grade education. Men who completed high school but had no further schooling could expect to receive about $96,000 more income in their lifetime than men who completed only elementary school. The largest lifetime income gains associated with additional schooling appear at the college level. The estimated lifetime income in 1968 of men who had 4 years or more of college was about $219,000 higher than those who had completed only high school.

METHODOLOGICAL PROCEDURE TO STANDARDIZE DATA FOR EDUCATION AND AGE

The standardization procedure of 1968 mean incomes for educational categories by age involved: (1) Replacing the 1968 age distribution for each educational category by its 1958 distribution; (2) multiplying the 1958 age distribution by the respective 1968 number of men 25 years old and over with income in each educational category; (3) multiplying the products obtained in (2) by their respective 1968 mean incomes; and (4) summing the standardized aggregate incomes and dividing the result by the number of men 25 years old and over with income in each educational category in 1968. The summation of standardized aggregate incomes for each educational category divided by the total number of men 25 years old and over with income in 1968 yielded the estimated mean income in 1968 standardized by age in 1958. A parallel procedure was used to standardize 1968 mean income by education.

The standardization of mean income by both age and education involved an extension of the individual age and education standardization procedures. The 1968 distribution of men 25 years old and over with income by education was replaced by the 1958 distribution and multiplied by the total number of men 25 years old and over with income in 1958 to derive the number of men in each educational category based on the 1958 distribution. The resultant number of men in each educational category was multiplied by the mean income for each educational category, standardized by the 1958 age distribution, summed and divided by the total number of men 25 years old and over with income in 1968 to derive the 1968 estimated mean income of men standardized by the age and education patterns in 1958. The same estimate can be derived for the case in which the standardization procedure was first employed to standardize by education rather than by age.

The standardization procedure employed here assumes that changes from 1958 to 1968 in the distribution of men within education or age classes would not affect the mean income.

METHODOLOGICAL PROCEDURE TO ESTIMATE LIFETIME INCOME

1. Method Used to Prepare Estimates in Tables F, 6, 7, and 8.

Lifetime income estimates for men are estimated by (1) multiplying a cross-sectional survivor population for each age group with mean income estimates; (2) summing these products; and (3) dividing aggregate income by a stationary population at a given age. For each year, the surviving (stationary) population includes males per 100,000 born alive who reach a certain age level. The mean income represents the average of a group

Table F. Lifetime Income in 1956 to 1968 Based on Arithmetic Means for Men in Selected Age Groups, by Years of School Completed

(In 1968 dollars)

Years of school completed and selected age group	1968		1967		1966[2]	1964[2]	1963[2]	1961[2]	1958[2]	1956[2]
	Computed from ungrouped data[1]	Computed from grouped data[2]	Computed from ungrouped data[1]	Computed from grouped data[2]						
INCOME FROM AGE 18 TO DEATH										
Total	$357,552	$366,343	$343,486	$356,599	$343,728	$318,176	$308,123	$296,755	$259,668	$267,621
Elementary: Less than 8 years	213,505	219,996	201,851	209,112	202,207	190,746	181,224	176,606	155,067	168,287
8 years	276,755	285,344	267,533	274,429	264,228	251,061	245,705	238,648	214,212	228,872
High school: 1 to 3 years	308,305	318,475	300,264	309,690	304,092	286,660	275,564	274,262	245,368	258,419
4 years	371,094	382,678	359,967	373,655	364,973	349,173	342,920	318,156	291,793	312,622
College: 1 to 3 years	424,280	436,000	412,367	431,887	422,260	398,261	390,209	389,651	345,734	356,245
4 years or more	607,921	602,864	571,359	602,355	580,826	536,655	522,095	528,758	483,537	477,137
4 years	584,062	567,396	537,634	562,258	544,285	515,114	501,144	503,043	438,010	(NA)
5 years or more	636,119	643,515	607,727	646,980	629,051	561,257	548,353	552,460	529,969	(NA)
INCOME FROM AGE 25 TO DEATH										
Total	339,831	347,859	325,836	338,104	325,278	301,040	291,808	280,393	243,451	250,129
Elementary: Less than 8 years	196,014	201,888	184,747	190,954	186,165	177,859	169,155	165,674	144,466	156,178
8 years	257,500	265,198	249,977	256,210	244,721	234,009	230,900	223,203	200,058	212,382
High school: 1 to 3 years	294,160	303,663	286,020	294,567	289,811	272,143	261,417	259,536	230,584	241,691
4 years	350,228	361,082	338,926	351,806	343,150	329,341	323,616	299,342	272,753	292,175
College: 1 to 3 years	411,003	422,156	398,977	417,814	408,049	385,372	378,419	377,685	333,166	343,198
4 years or more	586,047	579,653	550,776	580,743	557,714	515,507	502,182	508,060	464,561	459,076
4 years	561,631	543,308	515,166	538,586	520,496	491,993	480,880	481,452	417,147	(NA)
5 years or more	615,242	621,906	590,814	629,508	607,239	547,213	528,966	533,770	516,961	(NA)
INCOME FROM AGE 18 TO 64										
Total	323,035	331,497	310,972	323,525	313,010	285,492	278,173	266,953	236,076	241,849
Elementary: Less than 8 years	192,023	198,099	181,253	188,133	181,713	168,739	161,306	156,573	138,011	149,508
8 years	246,375	254,740	237,882	245,106	237,684	221,123	216,960	212,238	190,196	203,808
High school: 1 to 3 years	273,079	282,313	264,317	273,193	272,113	251,879	244,377	239,870	219,132	229,892
4 years	328,233	340,043	320,119	332,645	325,063	303,411	299,093	280,464	262,171	276,280
College: 1 to 3 years	370,306	383,489	363,093	380,450	371,906	347,092	340,958	330,485	306,851	311,054
4 years or more	527,722	521,471	497,470	525,584	507,280	461,549	459,165	441,467	427,462	416,487
4 years	510,077	495,523	467,692	490,736	485,098	441,929	441,587	430,264	386,779	(NA)
5 years or more	548,070	550,515	529,592	564,420	536,300	483,647	480,508	461,547	468,176	(NA)
INCOME FROM AGE 25 TO 64										
Total	304,845	312,541	292,884	304,585	294,175	267,951	261,503	250,231	219,580	224,046
Elementary: Less than 8 years	174,240	179,693	163,872	169,693	165,415	155,580	149,001	145,400	127,207	137,173
8 years	226,708	234,177	219,927	226,492	217,844	203,702	201,816	196,473	175,757	187,015
High school: 1 to 3 years	258,455	267,011	249,590	257,578	257,432	236,930	229,861	224,727	204,036	212,819
4 years	306,786	317,868	298,541	310,245	302,740	283,012	279,269	261,193	242,780	255,394
College: 1 to 3 years	356,297	368,933	349,041	365,683	357,064	333,568	328,586	317,801	293,822	297,461
4 years or more	504,760	497,155	475,893	502,940	483,245	439,469	438,507	419,710	407,822	397,691
4 years	486,643	470,460	444,281	466,102	460,567	417,900	420,617	407,790	365,307	(NA)
5 years or more	525,997	527,644	511,626	545,836	513,325	468,640	460,319	441,753	454,434	(NA)

NA Not available.

[1] Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.

[2] Estimates based on a series of estimated mean values for specific income class intervals.

of income recipients for a given age and educational attainment category. The stationary population used to divide the aggregate covers males reaching the age level at the lower bound of the time interval, e.g., 18 years of age. In symbols:

$$L_i = \frac{1}{X_m} \left(\sum_{j=m}^{n} Z_j \, Y_{ij} \right)$$

i = Educational attainment group.

m = Age at lower bound of time interval.

n = Age at upper bound of time interval.

L_i = "Lifetime" income for the ith educational attainment group.

X_m = Surviving male population per 100,000 born alive who reach m years of age.

Z_j = Surviving male population per 100,000 born alive within jth age group.

Y_{ij} = Mean income for men with ith education within jth age group.

The data for the surviving male population and an illustration of the computation procedures are presented in tables K and L.

Table G. Mean Income in 1968 and 1958 of Men, by Selected Periods of Birth and Years of School Completed

Period of birth	Age in 1958	Years of school completed		Mean income (in 1968 dollars)		Increase, 1958 to 1968	
				1968	1958	Amount	Percent
				(1)	(2)	(3)	(4)
1924 to 1933.....	25 to 34 years old...	Elementary:	Less than 8 years...	$5,344	$3,207	$2,137	67
			8 years.....	6,914	4,378	2,536	58
		High school:	1 to 3 years.....	7,719	5,134	2,585	50
			4 years.....	9,185	5,738	3,447	60
		College:	1 to 3 years.....	10,984	6,466	4,518	70
			4 years or more.....	14,391	8,084	6,307	78
			4 years.....	13,629	7,584	6,045	80
			5 years or more...	15,289	8,568	6,721	78
1914 to 1923.....	35 to 44 years old...	Elementary:	Less than 8 years...	5,121	3,619	1,502	42
			8 years.....	6,768	5,106	1,662	33
		High school:	1 to 3 years.....	7,828	5,836	1,992	34
			4 years.....	9,405	6,817	2,588	38
		College:	1 to 3 years.....	11,207	8,653	2,554	30
			4 years or more.....	15,125	10,742	4,383	41
			4 years.....	14,191	9,671	4,520	47
			5 years or more...	16,155	12,260	3,895	32
1904 to 1913.....	45 to 54 years old...	Elementary:	Less than 8 years...	4,698	3,552	1,146	32
			8 years.....	6,305	5,066	1,239	24
		High school:	1 to 3 years.....	7,356	5,619	1,737	31
			4 years.....	8,663	6,982	1,681	24
		College:	1 to 3 years.....	10,122	8,893	1,229	14
			4 years or more.....	15,828	13,475	2,353	17
			4 years.....	14,307	12,755	1,552	12
			5 years or more...	17,590	14,686	2,904	20
1894 to 1903.....	55 to 64 years old...	Elementary:	Less than 8 years...	(X)	3,554	(X)	(X)
			8 years.....	(X)	4,662	(X)	(X)
		High school:	1 to 3 years.....	(X)	5,765	(X)	(X)
			4 years.....	(X)	7,141	(X)	(X)
		College:	1 to 3 years.....	(X)	8,233	(X)	(X)
			4 years or more.....	(X)	12,800	(X)	(X)
			4 years.....	(X)	10,177	(X)	(X)
			5 years or more...	(X)	(B)	(X)	(X)

B Base less than 200,000. X Not applicable.

NOTE.--Mean incomes computed from grouped data.

Source: Table A.

Table H. **Components of Change in Mean Income of Men Between 1958 and 1968, by Selected Age Cohorts and Years of School Completed**

Age and years of school completed	Income gains and losses			Annual rate of increase and decrease in income		
	Based on cohort data[1] (1)	Based on cross-section data[2] (2)	Difference[3] (3)	Based on cohort data[1] (4)	Based on cross-section data[2] (5)	Difference[3] (6)
25 TO 34 YEARS OLD IN 1958 AND 35 TO 44 YEARS OLD IN 1968						
Elementary: Less than 8 years.....	$2,137	$412	$1,725	6.7	1.3	5.4
8 years.....	2,536	728	1,808	5.8	1.7	4.1
High school: 1 to 3 years.....	2,585	702	1,883	5.0	1.4	3.6
4 years.....	3,447	1,079	2,368	6.0	1.9	4.1
College: 1 to 3 years.....	4,518	2,187	2,331	7.0	3.4	3.6
4 years or more.....	6,307	2,658	3,649	7.8	3.3	4.5
4 years.....	6,045	2,087	3,958	8.0	2.8	5.2
5 years or more.....	6,721	3,692	3,029	7.8	4.3	3.5
35 TO 44 YEARS OLD IN 1958 AND 45 TO 54 YEARS OLD IN 1968						
Elementary: Less than 8 years.....	1,502	-67	1,569	4.2	-0.2	4.4
8 years.....	1,662	-40	1,702	3.3	-0.1	3.4
High school: 1 to 3 years.....	1,992	-217	2,209	3.4	-0.4	3.8
4 years.....	2,588	165	2,423	3.8	0.2	3.6
College: 1 to 3 years.....	2,554	240	2,314	3.0	0.3	2.7
4 years or more.....	4,383	2,733	1,650	4.1	2.5	1.6
4 years.....	4,520	3,084	1,436	4.7	3.2	1.5
5 years or more.....	3,895	2,426	1,469	3.2	2.0	1.2
45 TO 54 YEARS OLD IN 1958 AND 55 TO 64 YEARS OLD IN 1968						
Elementary: Less than 8 years.....	1,146	2	1,144	3.2	-	3.2
8 years.....	1,239	-404	1,643	2.4	-0.8	3.2
High school: 1 to 3 years.....	1,737	146	1,591	3.1	0.3	2.8
4 years.....	1,681	159	1,522	2.4	0.2	2.2
College: 1 to 3 years.....	1,229	-660	1,889	1.4	-0.7	2.1
4 years or more.....	2,353	-675	3,028	1.7	-0.5	2.2
4 years.....	1,552	-2,578	4,130	1.2	-2.0	3.2
5 years or more.....	2,904	(X)	(X)	2.0	(X)	(X)

- Represents zero. X Not applicable.

[1]Actual change over the decade, i.e., between 1958 and 1968. (Based on cohort data.)
Column 1 was obtained from table G, column 3.
Column 4 was obtained from table G, column 4, and then divided by 10 years for annual rate of increase.

[2]Change associated with pure "aging." (Based on cross-section data.)
Column 2 was derived from table G, column 2, by subtracting the mean income for the younger age cohort from the mean income for the succeeding older age cohort.

EXAMPLE: $5,106 (Mean income in 1958 of men 35 to 44 years old with 8 years elementary school completed.)
-4,378 (Mean income in 1958 of men 25 to 34 years old with 8 years elementary school completed.)
$ 728 (Change associated with age.)

Column 5 was derived by dividing $728 by $4,378 and then dividing the results by 10 years for annual rate of increase.

EXAMPLE: $\frac{\$\ 728}{\$4,378}$ = 17 percent ÷ 10 years for annual rate of increase.

[3]Change due to productivity and other growth factors. (Difference.)
Column 3 was obtained by subtracting algebraically column 2 from column 1.
Column 6 was obtained by subtracting algebraically column 5 from column 4.

Table I. Civilian Males 25 Years Old and Over With Income in 1968 and 1967, by Years of School Completed and Age

(Numbers in thousands)

Years of school completed and age	1968			1967		
	Civilian males			Civilian males		
		Year-round full-time workers			Year-round full-time workers	
	Total with income	Total with income	Percent year-round full-time workers	Total with income	Total with income	Percent year-round full-time workers
25 YEARS OLD AND OVER						
Total	49,014	33,980	69.3	48,442	33,531	69.2
Elementary: Less than 8 years	7,675	3,366	43.9	7,925	3,439	43.4
8 years	6,793	3,763	55.4	6,884	3,869	56.2
High school: 1 to 3 years	8,110	5,666	69.9	8,288	5,772	69.6
4 years	14,620	11,701	80.0	14,083	11,256	79.9
College: 1 to 3 years	5,135	4,118	80.2	4,769	3,834	80.4
4 years or more	6,680	5,366	80.3	6,493	5,362	82.6
4 years	3,626	2,990	82.5	3,560	3,036	85.3
5 years or more	3,054	2,376	77.8	2,933	2,326	79.3
25 TO 34 YEARS OLD						
Total	11,123	8,861	79.7	10,740	8,654	80.6
Elementary: Less than 8 years	601	399	66.4	633	427	67.4
8 years	615	431	70.1	643	465	72.3
High school: 1 to 3 years	1,745	1,317	75.5	1,790	1,352	75.5
4 years	4,386	3,694	84.2	4,220	3,553	84.2
College: 1 to 3 years	1,664	1,372	82.5	1,433	1,209	84.3
4 years or more	2,111	1,648	78.0	2,020	1,648	81.6
4 years	1,151	962	83.6	1,162	1,014	87.2
5 years or more	960	685	71.4	857	635	74.0
35 TO 44 YEARS OLD						
Total	10,850	9,130	84.1	11,024	9,215	83.6
Elementary: Less than 8 years	1,114	757	67.9	1,134	739	65.2
8 years	1,105	876	79.3	1,072	823	76.8
High school: 1 to 3 years	1,891	1,497	79.1	2,057	1,619	78.7
4 years	3,622	3,184	87.9	3,685	3,209	87.1
College: 1 to 3 years	1,230	1,111	90.4	1,188	1,075	90.5
4 years or more	1,889	1,706	90.3	1,889	1,750	92.6
4 years	1,029	949	92.2	1,043	981	94.1
5 years or more	859	757	88.0	846	768	90.8
45 TO 54 YEARS OLD						
Total	10,810	8,844	81.8	10,688	8,645	80.9
Elementary: Less than 8 years	1,444	938	65.0	1,455	944	64.9
8 years	1,339	1,000	74.7	1,485	1,140	76.8
High school: 1 to 3 years	1,993	1,640	82.3	1,982	1,565	79.0
4 years	3,584	3,093	86.3	3,403	2,900	85.2
College: 1 to 3 years	1,156	1,014	87.7	1,094	938	85.7
4 years or more	1,294	1,159	89.6	1,269	1,158	91.3
4 years	695	616	88.5	665	614	92.3
5 years or more	599	544	90.8	604	545	90.2
55 TO 64 YEARS OLD						
Total	8,336	5,855	70.2	8,195	5,823	71.1
Elementary: Less than 8 years	1,790	983	54.9	1,859	1,054	56.7
8 years	1,695	1,151	67.9	1,686	1,150	68.2
High school: 1 to 3 years	1,466	1,041	71.0	1,484	1,060	71.4
4 years	1,902	1,479	77.8	1,725	1,376	79.7
College: 1 to 3 years	655	523	79.9	655	521	79.5
4 years or more	828	678	81.9	787	662	84.2
4 years	439	364	83.0	416	348	83.7
5 years or more	390	314	80.6	371	314	84.7
65 YEARS OLD AND OVER						
Total	7,895	1,291	16.3	7,795	1,194	15.3
Elementary: Less than 8 years	2,727	289	10.6	2,843	274	9.6
8 years	2,039	305	15.0	1,998	290	14.5
High school: 1 to 3 years	1,014	172	17.0	976	176	18.1
4 years	1,127	251	22.3	1,050	219	20.8
College: 1 to 3 years	431	97	22.6	399	92	23.0
4 years or more	557	175	31.5	529	144	27.2
4 years	311	99	31.7	274	79	29.0
5 years or more	246	77	31.2	254	64	25.2

Table J. Men 25 Years Old and Over, by Years of School Completed: March 1957 CPS to March 1969 CPS

Years of school completed	1969	1968	1967	1965	1964	1962	1959	1957
Number.....thousands..	50,097	49,588	48,845	48,350	48,094	47,438	46,315	45,482
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	[1]100.0	[1]100.0
Elementary: Less than 8 years.....	15.6	16.3	17.2	18.5	18.7	20.6	21.4	23.1
8 years.....	13.7	14.0	14.6	15.6	15.9	16.4	17.2	18.6
High school: 1 to 3 years.....	16.4	17.0	17.1	17.4	17.9	17.6	17.9	17.4
4 years.....	30.0	29.3	28.4	27.3	26.7	24.8	23.3	22.4
College: 1 to 3 years.....	10.5	9.9	9.7	8.9	9.1	9.1	8.1	7.3
4 years or more.....	13.8	13.5	13.0	12.3	11.8	11.5	10.3	9.6
4 years.....	7.5	7.4	7.5	7.0	6.6	6.7	5.9	(NA)
5 years or more.....	6.3	6.1	5.5	5.3	5.2	4.8	4.4	(NA)
Median school years completed.....	12.1	12.1	12.0	11.7	11.6	11.2	10.8	10.4

NA Not available.
[1]Includes men not reporting years of school completed.

Table K. Estimated Number of Man-Years Lived at Each Age, by Survivors of 100,000 Male Infants Born Alive: 1956 to 1968

Age	1968	1967	1966	1964	1963	1961	1958	1956
Number reaching 18 years.....	96,254	96,087	96,019	95,972	95,934	95,779	96,072	96,104
Number reaching 25 years.....	94,965	94,811	94,830	94,797	94,812	94,631	94,945	94,956
Man-years in each age group:								
18 to 24 years.....	669,520	668,393	668,120	667,840	667,776	666,609	668,712	668,900
25 to 34 years.....	940,404	938,986	939,387	939,167	939,857	938,021	942,007	942,029
35 to 44 years.....	914,830	913,679	914,522	914,321	915,939	914,415	919,418	919,929
45 to 54 years.....	858,703	857,167	858,737	858,644	860,014	858,724	867,437	868,766
55 to 64 years.....	734,277	730,987	733,714	734,428	734,970	734,410	745,253	748,696
65 years and over.....	833,096	817,923	825,139	831,024	827,920	831,235	824,286	843,957

Source: U.S. Department of Health, Education, and Welfare, "Vital Statistics of the United States," section 5.

Table L. Procedure Used to Estimate Lifetime Income

Standard life-table techniques were used to compute estimated lifetime income. The life tables used are shown in table K, and the mean incomes are presented in tables 1 and 2. The following is a step-by-step description of the procedure used to obtain the estimated lifetime income in 1968 of men who had completed less than 8 years of elementary school:

Step 1.--Out of every 100,000 male children born in 1968, 96,254 could expect to survive to age 18.

Step 2.--Out of 96,254 who survive to age 18, 94,965 will survive to age 24. Between the ages of 18 and 24 they will have lived 669,520 man-years. Assume that each year they receive a mean income of $2,892 (this is the mean income in 1968 of men 18 to 24 years old). The total expected income from age 18 to 24 is..... $1,936,000,000

Step 3.--Out of 94,965 who survive to age 24, 93,033 will survive to age 34. Between the ages of 25 and 34 they will have lived 940,404 man-years. Assume that each year they receive a mean income of $4,474 (this is the mean income in 1968 of men 25 to 34 years old). The total expected income from age 25 to 34 is..... $4,207,000,000

Step 4.--Out of 93,033 who survive to age 34, 89,456 can be expected to survive to age 44. Their total man-years of life will be 914,830. Assuming a mean income of $5,153 per year gives them a total expected income of..... $4,714,000,000

Step 5.--Out of 89,456 who survive to age 44, 81,138 can be expected to survive to age 64. Their total man-years of life will be 858,703. Assuming a mean income of $4,973 per year gives them a total expected income of..... $4,270,000,000

Step 6.--Out of 81,138 who survive to age 54, 64,129 can be expected to survive to age 64. Their total man-years of life will be 734,277. Assuming a mean income of $4,569 per year gives them a total expected income of..... $3,355,000,000

Step 7.--Out of 64,129 who survive to age 64, the total man-years of life for those 65 years old and over will be 833,096. Assuming a mean income of $2,482 per year gives them a total expected income of..... $2,068,000,000

Step 8.--Adding up all of the amounts listed above leads to the conclusion that the 96,254 men who reached age 18 would have received about $20.6 billion during their lifetime. The average for each one was therefore..... $214,000

2. Method Used to Prepare Estimates in Tables 9 to 21.

The following formula describes the basic method used to prepare the estimates, showing the present value of the expected income from any given age through age 64.

$$V_A = \sum_{N=A}^{64} \frac{Y_N P_N \quad (1+X)^{N-A+1/2}}{(1+R)^{N-A+1}}$$

V_A = The present value of the total sum of income received between a given age A and age 64.

Y_N = The average (mean) annual income at age N. These single year of age estimates were obtained by fitting a parabolic function to the age-group data shown in tables A, 3, 4, and 5.

P_N = The relative number of survivors at age N of those alive at age A. The underlying data are presented in *Vital Statistics of the United States*, Vol. II, Section 5, Life Tables.

X = Assumed annual increase in income due to rising productivity. Four different values are used: 0 percent, 2 percent, 3 percent, and 4 percent. This factor is added to the equation to allow for the fact that in a growing economy, "every individual may expect an upward trend in his own income, superimposed on the cross-sectional pattern for a given year."[2] It is an adjustment for the growth in productivity in the economy, not for the inflation of prices.

R = The rate of discount used to convert future income to their present values. Four different rates of discount are used: 0 percent, 3 percent, 4 percent, and 5 percent.

For many purposes, it is important to estimate the present value of lifetime income less the cost of maintenance for the individual worker. To facilitate the preparation of such estimates, table 21 shows the maintenance costs under alternative assumptions. All variables are used with the same meanings as above. M represents the maintenance costs; values used were 0, $1,000, $2,000, $3,000, and $4,000. To obtain the present value of lifetime income, less maintenance, the values in table 21 should be subtracted from those shown in tables 9 to 20 for each age.

$$M_A = \sum_{N=A}^{64} \frac{MP_N \quad (1+X)^{N-A+1/2}}{(1+R)^{N-A+1}}$$

For more detailed definitions of the terms and concepts used to prepare the estimates, see U.S. Bureau of the Census, Present Value of Estimated Lifetime Earnings, Technical Paper No. 16.

Limitation of Lifetime Income Estimates

The actual population and income inputs used in computing lifetime income estimates classified by educational attainment do not match precisely the required data specifications for this exercise. In preparing the lifetime income estimates, there are at least three necessary assumptions which place some limitations on the results. These assumptions are:

1. There is no significant differential in male mortality in each age group when standardized for educational attainment;

2. There is no significant difference among the noninstitutional population, institutional inmate population, and members of the Armed Forces living in barracks, in the proportion of men in each educational attainment category by age group. This assumption has to be made since mean incomes for men are based on the noninstitutional population only obtained from the Current Population Survey, but the life tables are based on the total male population; and

3. There is no significant difference in the probability of men in the noninstitutional population having income with respect to age group and educational attainment. Under longstanding rules established by the Bureau of the Census, measures of central tendency for persons income, e.g., mean income, is computed based on the number of persons with income only.

Each of these assumptions acts to reduce relative differences in expected lifetime incomes for men with less education compared with those with more education. Thus, compared with men with more education, those with less education tend to have higher mortality rates, higher prevalence rates as inmates of institutions, and higher rates of persons without income.

In summary, the inputs used in preparing lifetime income estimates by educational groups affect the results in two ways. First, the use of a

[2] H.S. Houthakker, "Education and Income," Review of Economic Statistics, February 1959, p. 27.

standard surviving population leaves too many survivors for those with less education and too few survivors for those with more education because of the differential mortality experience for men by age and education. Secondly, the computational procedures used to derive mean income from the March Current Population Survey tend to overstate more the "true" mean income for men with less education at given ages than for men with more education for the same age groups. As a result, the differences in estimated male lifetime income between the different educational attainment groups tend to be less than they would be if the limiting assumptions associated with the data were not present.

For a more detailed explanation on the limitation of lifetime income estimates, see Series P-60, No. 56, pages 20 to 22.

DEFINITIONS AND EXPLANATIONS

Population coverage. This report includes the civilian noninstitutional population of the United States and members of the Armed Forces in the United States living off post or with their families on post, but excludes all other members of the Armed Forces.

Income. For each person in the sample 14 years old and over, questions were asked on the amount of money income received during the preceding calendar year from each of the following sources: (1) Money wages or salary; (2) net income from nonfarm self-employment; (3) net income from farm self-employment; (4) Social Security; (5) dividends, interest (on savings or bonds), income from estates or trusts or net rental income; (6) public assistance or welfare payments; (7) unemployment compensation, government employee pensions, or veterans' payments; (8) private pensions, annuities, alimony, regular contributions from persons not living in this household, royalties, and other periodic income.

The amounts received represent income before deductions for personal taxes, Social Security, bonds, etc.

Total money income. The algebraic sum of money wages and salaries, net income from self-employment, and income other than earnings represents total money income.

Mean income. The amount obtained by dividing the total income of a group by the number of income recipients in that group. In the derivation of aggregate amounts based on grouped data, the number of males in each income interval was multiplied by an estimated mean income. For income intervals below $8,000, the midpoint of each class interval was used; $8,900 was used for the interval $8,000 to $9,999; $12,000 for the interval $10,000 to $14,999; and $19,000 for the interval $15,000 to $24,999. For the $25,000 and over interval, the interpolation was from a Pareto Curve fitted to the data for the upper income range.

Age. The age classification is based on the age of the person at his last birthday.

Years of school completed. Data on years of school completed in this report were derived from the combination of answers to questions concerning the highest grade of school attended by the person and whether or not that grade was finished. The questions on educational attainment apply only to progress in "regular" schools. Such schools include graded public, private, and parochial elementary and high schools (both junior and senior high), colleges, universities, and professional schools, whether day schools or night schools. Thus, regular schooling is that which may advance a person toward an elementary school certificate or a high school diploma, or a college, university, or professional school degree. Schooling in other than regular schools was counted only if the credits obtained were regarded as transferable to a school in the regular school system.

The median years of school completed is defined as the value which divides the distribution into two equal groups, one having completed more schooling and one having completed less schooling than the median. These medians are expressed in terms of a continuous series of numbers representing years of school completed. For example, a median of 9.0 represents the completion of the first year of high school and a median of 13.0 means completion of the first year of college.

Year-round full-time worker. A year-round full-time worker is one who worked primarily at full-time civilian jobs (35 hours or more per week) for 50 weeks or more during the preceding calendar year.

Comparison of 1968 and 1967 Mean Income and Lifetime Income Based on Ungrouped and Grouped Data

To evaluate the impact of the two procedures used, mean incomes and lifetime incomes are shown based on ungrouped and grouped data for the years 1968 and 1967. The estimation procedure based on grouped data in 1968 overstates the mean income about $184, or about 2.3 percentage points, for all men 25 years old and over. For each educational attainment category, the mean incomes in 1968 based on ungrouped data are consistently lower than the corresponding mean incomes based

Table M. Comparison of Mean Income in 1968 and 1967 Computed From Ungrouped and Grouped Data, For Men 25 Years Old and Over, by Years of School Completed

(In current dollars)

Years of school completed	Computed from ungrouped data[1]	Computed from grouped data[2]	Difference	
			Amount	Percent
1968				
Total	$7,705	$7,889	-$184	-2.3
Elementary: Less than 8 years	3,981	4,093	-112	-2.7
8 years	5,467	5,624	-157	-2.8
High school: 1 to 3 years	6,769	6,983	-214	-3.1
4 years	8,148	8,430	-282	-3.3
College: 1 to 3 years	9,397	9,692	-295	-3.0
4 years or more	12,938	12,888	+50	+0.4
4 years	12,418	12,236	+182	+1.5
5 years or more	13,555	13,672	-117	-0.9
1967				
Total	-7,121	-7,387	-266	-3.6
Elementary: Less than 8 years	3,606	3,715	-109	-2.9
8 years	5,189	5,280	-91	-1.7
High school: 1 to 3 years	6,335	6,529	-194	-3.0
4 years	7,629	7,907	-278	-3.5
College: 1 to 3 years	8,843	9,229	-386	-4.2
4 years or more	11,924	12,532	-608	-4.9
4 years	11,232	11,721	-489	-4.2
5 years or more	12,763	13,510	-747	-5.5

[1]Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.
[2]Estimates based on a series of estimated mean values for specific income class intervals.

Table N. Comparison of Lifetime Income in 1968 and 1967 Computed From Ungrouped and Grouped Data, For Men 25 Years Old and Over, by Years of School Completed

(In current dollars)

Years of school completed	Computed from ungrouped data[1]	Computed from grouped data[2]	Difference	
			Amount	Percent
1968				
Total	$339,831	$347,859	-$8,028	-2.3
Elementary: Less than 8 years	196,014	201,888	-5,874	-2.9
8 years	257,500	265,198	-7,698	-2.9
High school: 1 to 3 years	294,160	303,663	-9,503	-3.1
4 years	350,228	361,082	-10,854	-3.0
College: 1 to 3 years	411,003	422,156	-11,153	-2.6
4 years or more	586,047	579,653	+6,394	+1.1
4 years	561,631	543,308	+18,323	+3.4
5 years or more	615,242	621,906	-6,664	-1.1
1967				
Total	312,803	324,580	-11,777	-3.6
Elementary: Less than 8 years	177,357	183,316	-5,959	-3.3
8 years	239,978	245,962	-5,984	-2.4
High school: 1 to 3 years	274,579	282,784	-8,205	-2.9
4 years	325,369	337,734	-12,365	-3.7
College: 1 to 3 years	383,018	401,101	-18,083	-4.5
4 years or more	528,745	557,513	-28,768	-5.2
4 years	494,559	517,043	-22,484	-4.3
5 years or more	567,181	604,328	-37,147	-6.1

[1]Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.
[2]Estimates based on a series of estimated mean values for specific income class intervals.

on grouped data, with the exception of the college 4 years category. Table M shows the amount and percent of discrepancy between the two procedures. As the educational attainment of men increases, the discrepancies increase, ranging from 2.7 percent for males completing less than 8 years of elementary school to 3.3 percent for male high school graduates.

Although the latest available information on actual mean income by income levels is not available for persons, table 0 shows income in 1968 of families by total aggregate income based on the actual "true" mean incomes and midpoints for each income interval. Thus, the mean income in 1968 of families based on grouped data was $9,785 or about $155 higher than the mean income based on actual reported amounts. The difference in the aggregate income by income level was largest at the lowest income level and slightly overstated (4.6 percent) at the $15,000 to $24,999 level. However, the total aggregate income based on grouped data or using midpoint values was overstated only about 1.6 percent.

Table 0. **Comparison of Aggregate Income in 1968 Computed on Actual Mean Income and Using the Midpoint, for Familes**

Income level	Number of families (thousands)	Mean income		Aggregate income (thousands)			
		Actual	Midpoint	Based on actual mean income	Based on midpoints	Difference	
						Amount	Percent
Total.....	50,510	[1]$9,630	$9,785	[1]$486,412,812	$494,255,800	-$7,842,988	-1.6
Under $1,000.....	907	119	500	107,933	453,500	-345,567	-76.2
$1,000 to $1,499.....	764	1,243	1,250	949,652	955,000	-5,348	-0.6
$1,500 to $1,999.....	977	1,756	1,750	1,715,612	1,709,750	+5,862	+0.3
$2,000 to $2,499.....	1,320	2,232	2,250	2,946,240	2,970,000	-23,760	-0.8
$2,500 to $2,999.....	1,243	2,740	2,750	3,405,820	3,418,250	-12,430	-0.4
$3,000 to $3,499.....	1,596	3,212	3,250	5,126,352	5,187,000	-60,648	-1.2
$3,500 to $3,999.....	1,472	3,731	3,750	5,492,032	5,520,000	-27,968	-0.5
$4,000 to $4,999.....	3,048	4,463	4,500	13,603,224	13,716,000	-112,776	-0.8
$5,000 to $5,999.....	3,466	5,441	5,500	18,858,506	19,063,000	-204,494	-1.1
$6,000 to $6,999.....	3,820	6,437	6,500	24,589,340	24,830,000	-240,660	-1.0
$7,000 to $7,999.....	4,121	7,432	7,500	30,627,272	30,907,500	-280,228	-0.9
$8,000 to $8,999.....	3,991	8,412	8,500	33,572,292	33,923,500	-351,208	-1.0
$9,000 to $9,999.....	3,687	9,426	9,500	34,753,662	35,026,500	-272,838	-0.8
$10,000 to $11,999...	6,324	10,830	10,900	68,488,920	68,931,600	-442,680	-0.6
$12,000 to $14,999...	6,311	13,232	13,200	83,507,152	83,305,200	+201,952	+0.2
$15,000 to $24,999...	6,137	18,129	19,000	111,257,673	116,603,000	-5,345,327	-4.6
$25,000 and over.....	1,326	[1]35,755	36,000	47,411,130	47,736,000	-324,870	-0.7

[1]Revised due to a processing error.

In general, statistics based on ungrouped data yielded lower mean incomes and in turn lower estimated lifetime incomes than estimates developed from procedures based on grouped data. What is perhaps even more significant, however, is the fact that the overestimation using midpoint values to obtain aggregate and mean incomes is not statistically significant.

SOURCE AND RELIABILITY OF THE ESTIMATES

Source of data. The estimates are based on data obtained in the Current Population Survey of the Bureau of the Census. For 1967 through 1969 the sample is spread over 449 areas comprising 863 counties and independent cities, with coverage in each of the 50 states and the District of Columbia. Approximately 50,000 households are designated in the Current Population Survey for interview each month. Of this number, 2,250 occupied units, on the average, are visited but not interviewed because the occupants are not found at home after repeated calls or are unavailable for some other reason. In addition to the 50,000 there are about 8,500 sample units in an average month which are visited but are found to be vacant or otherwise not to be enumerated. For the years prior to 1967, the sample was spread over fewer areas with fewer interviewed households. Prior to the March 1966 survey, income data were collected from only 75 percent of the households included in the CPS. See Current Population Reports, Series P-23, No. 22, "Concepts and Methods Used in Manpower Statistics from the Current Population Survey," June 1967, pp. 7-10, for more information about the sample design.

The estimation procedure involves the inflation of the weighted sample results to independent estimates of the civilian noninstitutional population of the United States by age, race, and sex. These independent estimates are based on statistics from the 1960 Census of Population; statistics of births, deaths, immigration, and emigration; and statistics on the strength of the Armed Forces. To these totals are added the population in the Armed Forces living off post or with their families on post. A further adjustment is made to give all members of a household the same weight while leaving unchanged the estimates for certain basic labor force categories.

Reliability of the estimates. Since the estimates are based on a sample, they differ from the figures that would have been obtained from a complete census, using the same schedules, instructions, and enumerators. Particular care should be exercised in the interpretation of figures based on relatively small numbers of cases as well as small differences between figures. As in any survey work, the results are subject to errors of response and nonreporting and to sampling variability.

In most cases the schedule entries for income are based on memory rather than on records, and in the majority of cases on the memory or knowledge of one person, usually the wife of the family head. The memory factor in data derived from field surveys of income probably produces underestimates because the tendency is to forget minor or irregular sources of income. Other errors of reporting are due to misrepresentation or to misunderstanding of the scope of the income concept.

The standard error is primarily a measure of sampling variability, that is, of the variations that occur by chance because a sample rather than the entire population is surveyed. As calculated for this report, the standard error also partially measures the effect of response and enumeration errors, but it does not measure, as such, any systematic biases in the data. The chances are about 68 out of 100 that an estimate from the sample would differ from a complete census figure by less than the standard error. The chances are about 95 out of 100 that the difference would be less than twice the standard error.

The figures in table P below represent rough approximations to the standard errors of the estimated 1968 and 1966 mean and lifetime incomes of males in specific educational attainment categories. The standard errors of these items for income from 1956 to 1964 are roughly equivalent to 1.4 times the approximate standard errors in table P.

Illustration. Table F shows that in 1968 males with less than 8 years of education had a computed lifetime income (from age 25 to death) of $201,888. Table P shows the standard error for this estimate to be approximately $2,400. The chances are about 68 out of 100 that the estimate would have been a figure differing from a complete census by less than $2,400. The chances are 95 out of 100 that the estimate would have been a figure differing from a complete census by less than $4,800 (twice the standard error).

Table F also shows that in 1958 males with less than 8 years of education had a computed lifetime income (from age 25 to death) of $144,466. The standard error for this type of estimate is approximately $3,400. The chances are about 68 out of 100 that the estimate would have been a figure differing from a complete census by less than $3,400. The chances are 95 out of 100 that the estimate would have been a figure differing from a complete census by less than $6,800 (twice the standard error).

Table P. **Approximate Standard Error for Mean and Lifetime Income: 1968**

Educational attainment		Lifetime income, men 25 years old and over		Educational attainment		Mean income, men 25 years old and over	
		Estimate	Standard error			Estimate	Standard error
Elementary:	Less than 8 years...	$201,888	$2,400	Elementary:	8 years.....	$5,624	$65
	8 years.....	265,198	2,900	High school:	1 to 3 years.....	6,983	60
High school:	4 years.....	361,082	3,300	College:	1 to 3 years.....	9,692	125
College:	4 years or more.....	579,653	8,700		4 years or more.....	12,888	145

NOTE.--Standard errors for 1956 through 1964 data are approximately 1.4 times the standard errors in the table.

Table 1. **Mean Income in 1956 to 1968 of Men 25 Years Old and Over, by Years of School Completed and Age, for the United States**

(In current dollars)

Years of school completed and age	1968		1967		1966[2]	1964[2]	1963[2]	1961[2]	1958[2]	1956[2]
	Computed from ungrouped data[1]	Computed from grouped data[2]	Computed from ungrouped data[1]	Computed from grouped data[2]						
25 YEARS OLD AND OVER										
Total	$7,705	$7,889	$7,121	$7,387	$6,908	$6,106	$5,837	$5,472	$4,637	$4,423
Elementary: Less than 8 years	3,981	4,093	3,606	3,715	3,520	3,298	3,078	2,998	2,530	2,574
8 years	5,467	5,624	5,189	5,280	4,867	4,520	4,410	4,206	3,677	3,631
High school: 1 to 3 years	6,769	6,983	6,335	6,529	6,294	5,653	5,348	5,161	4,452	4,367
4 years	8,148	8,430	7,629	7,907	7,494	6,738	6,557	5,946	5,257	5,183
College: 1 to 3 years	9,397	9,692	8,843	9,229	8,783	7,907	7,633	7,348	6,272	5,997
4 years or more	12,938	12,888	11,924	12,532	11,739	10,284	9,811	9,817	8,643	7,877
4 years	12,418	12,236	11,232	11,721	11,135	9,757	9,392	9,342	7,565	(NA)
5 years or more	13,555	13,672	12,763	13,510	12,563	11,004	10,353	9,987	9,178	(NA)
25 TO 34 YEARS OLD										
Total	7,617	7,873	7,107	7,307	6,935	6,106	5,722	5,391	4,696	4,527
Elementary: Less than 8 years	4,474	4,603	4,122	4,272	4,099	3,240	3,211	3,053	2,665	2,653
8 years	5,611	5,819	5,116	5,295	4,956	4,657	4,451	4,032	3,638	3,671
High school: 1 to 3 years	6,357	6,563	5,891	6,069	5,891	5,239	4,985	4,683	4,266	4,392
4 years	7,533	7,812	7,040	7,239	6,880	6,175	5,815	5,357	4,768	4,774
College: 1 to 3 years	8,102	8,434	7,761	7,875	7,545	6,773	6,517	5,781	5,373	5,329
4 years or more	9,817	10,035	9,332	9,640	9,106	8,089	7,370	7,481	6,718	5,884
4 years	9,974	10,121	9,395	9,652	9,252	7,844	7,300	7,467	6,302	(NA)
5 years or more	9,628	9,924	9,246	9,611	8,903	8,462	7,469	7,548	7,120	(NA)
35 TO 44 YEARS OLD										
Total	9,115	9,439	8,443	8,797	8,257	7,257	6,923	6,434	5,428	5,264
Elementary: Less than 8 years	5,153	5,344	4,566	4,726	4,483	4,365	3,838	3,697	3,007	3,132
8 years	6,717	6,914	5,966	6,243	5,958	5,279	5,169	4,792	4,243	4,224
High school: 1 to 3 years	7,429	7,719	6,904	7,129	6,845	6,146	5,906	5,360	4,850	4,762
4 years	8,802	9,185	8,197	8,460	8,040	7,162	7,122	6,411	5,665	5,668
College: 1 to 3 years	10,585	10,984	9,810	10,297	9,864	8,549	8,144	8,081	7,191	6,698
4 years or more	14,044	14,391	13,356	14,106	13,013	11,296	10,750	10,327	8,927	9,009
4 years	13,246	13,629	12,622	13,276	12,274	10,613	10,525	10,016	8,037	(NA)
5 years or more	15,001	15,289	14,255	15,143	14,060	12,177	11,020	10,951	10,188	(NA)
45 TO 54 YEARS OLD										
Total	8,967	9,101	8,342	8,699	8,098	6,947	6,756	6,235	5,187	5,023
Elementary: Less than 8 years	4,973	5,121	4,550	4,724	4,414	4,117	3,912	3,561	2,952	3,037
8 years	6,566	6,768	6,421	6,550	5,966	5,108	5,189	5,013	4,210	4,168
High school: 1 to 3 years	7,601	7,828	7,101	7,367	7,170	6,263	5,897	5,593	4,669	4,728
4 years	9,106	9,405	8,666	9,048	8,384	7,421	7,255	6,624	5,802	5,746
College: 1 to 3 years	11,072	11,207	10,054	10,623	10,502	9,552	9,201	8,497	7,390	7,155
4 years or more	15,645	15,125	14,386	15,096	14,418	12,521	12,280	11,735	11,198	10,499
4 years	14,282	14,191	13,247	13,771	13,452	11,754	11,052	10,956	10,599	(NA)
5 years or more	17,223	16,155	15,632	16,489	15,786	13,638	13,756	13,065	12,204	(NA)
55 TO 64 YEARS OLD										
Total	7,828	7,935	7,004	7,343	6,825	5,886	5,836	5,542	4,577	4,200
Elementary: Less than 8 years	4,569	4,698	4,067	4,195	3,945	3,522	3,448	3,446	2,953	2,877
8 years	6,087	6,305	5,826	5,916	5,515	4,954	4,705	4,794	3,874	3,879
High school: 1 to 3 years	7,140	7,356	6,554	6,727	6,577	5,606	5,459	5,708	4,791	4,217
4 years	8,414	8,663	7,722	8,147	7,864	7,096	6,902	6,374	5,934	5,659
College: 1 to 3 years	9,568	10,122	9,440	10,090	8,811	7,934	8,052	7,836	6,842	6,227
4 years or more	16,915	15,828	13,705	14,907	13,520	11,553	12,589	10,375	10,637	8,737
4 years	16,959	14,307	11,941	12,896	12,650	11,130	12,365	10,370	8,457	(NA)
5 years or more	16,866	17,590	15,680	17,356	14,501	12,032	12,875	(B)	(B)	(NA)
65 YEARS OLD AND OVER										
Total	3,988	4,026	3,667	3,730	3,335	3,367	3,054	2,953	2,285	2,292
Elementary: Less than 8 years	2,482	2,530	2,323	2,366	2,225	2,267	2,031	1,985	1,652	1,670
8 years	3,510	3,536	3,344	3,307	2,882	3,084	2,931	2,617	2,326	2,229
High school: 1 to 3 years	4,070	4,178	4,054	4,116	3,472	3,583	3,180	3,408	2,541	2,537
4 years	4,952	4,926	4,494	4,625	4,333	4,714	4,469	3,735	2,869	3,232
College: 1 to 3 years	6,236	6,067	5,557	5,801	5,467	5,271	5,022	5,863	3,766	4,019
4 years or more	9,266	9,404	8,333	8,658	7,985	7,737	6,417	8,650	5,431	5,394
4 years	8,548	8,304	7,888	8,066	6,426	7,539	6,073	(B)	(B)	(NA)
5 years or more	10,173	10,745	8,812	9,311	10,070	(B)	(B)	(B)	(B)	(NA)

B Base less than 200,000. NA Not available.

[1] Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.

[2] Estimates based on a series of estimated mean values for specific income class intervals.

Table 2. **Mean Income in 1956 to 1968 of Men, by Selected Age Group and Years of School Completed, for the United States**

(In current dollars)

Years of school completed and selected age group	1968		1967		1966[2]	1964[2]	1963[2]	1961[2]	1958[2]	1956[2]
	Computed from ungrouped data[1]	Computed from grouped data[2]	Computed from ungrouped data[1]	Computed from grouped data[2]						
18 YEARS OLD AND OVER										
Total	$7,011	$7,186	$6,507	$6,758	$6,331	$5,623	$5,397	$5,098	$4,354	$4,180
Elementary: Less than 8 years	3,940	4,051	3,574	3,688	3,483	3,248	3,027	2,948	2,482	2,525
8 years	5,377	5,534	5,088	5,188	4,788	4,439	4,310	4,117	3,579	3,564
High school: 1 to 3 years	5,975	6,170	5,641	5,827	5,580	5,067	4,858	4,717	4,099	4,043
4 years	7,274	7,526	6,837	7,091	6,697	5,993	5,866	5,346	4,776	4,723
College: 1 to 3 years	7,360	7,596	6,872	7,183	6,941	6,319	6,151	6,097	5,348	5,086
4 years or more	12,217	12,187	11,301	11,889	11,155	9,831	9,400	9,387	8,284	7,625
4 years	11,537	11,398	10,546	11,018	10,449	9,212	8,937	8,843	7,204	(NA)
5 years or more	13,074	13,196	12,256	13,007	12,174	10,728	10,018	9,706	8,938	(NA)
18 TO 64 YEARS OLD										
Total	7,480	7,676	6,949	7,230	6,803	5,972	5,767	5,436	4,648	4,446
Elementary: Less than 8 years	4,697	4,842	4,236	4,387	4,135	3,742	3,533	3,396	2,825	2,835
8 years	6,132	6,342	5,758	5,910	5,522	4,902	4,757	4,596	3,872	3,861
High school: 1 to 3 years	6,188	6,393	5,809	6,009	5,795	5,191	5,016	4,827	4,207	4,149
4 years	7,424	7,694	6,983	7,244	6,839	6,066	5,943	5,438	4,856	4,784
College: 1 to 3 years	7,428	7,689	6,951	7,265	7,025	6,381	6,219	6,113	5,447	5,141
4 years or more	12,454	12,410	11,536	12,145	11,401	9,988	9,636	9,432	8,487	7,806
4 years	11,776	11,648	10,740	11,232	10,751	9,332	9,172	8,946	7,359	(NA)
5 years or more	13,307	13,394	12,554	13,327	12,346	10,948	10,250	9,745	9,156	(NA)
25 YEARS OLD AND OVER										
Total	7,705	7,889	7,121	7,387	6,908	6,106	5,837	5,472	4,637	4,423
Elementary: Less than 8 years	3,981	4,093	3,606	3,715	3,520	3,298	3,078	2,998	2,530	2,574
8 years	5,467	5,624	5,189	5,280	4,867	4,520	4,410	4,206	3,677	3,631
High school: 1 to 3 years	6,769	6,983	6,335	6,529	6,294	5,653	5,348	5,161	4,452	4,367
4 years	8,148	8,430	7,629	7,907	7,494	6,738	6,557	5,946	5,257	5,183
College: 1 to 3 years	9,397	9,692	8,843	9,229	8,783	7,907	7,633	7,348	6,272	5,997
4 years or more	12,938	12,888	11,924	12,532	11,739	10,284	9,811	9,817	8,643	7,877
4 years	12,418	12,236	11,232	11,721	11,135	9,757	9,392	9,342	7,565	(NA)
5 years or more	13,555	13,672	12,763	13,510	12,563	11,004	10,353	9,987	9,178	(NA)
25 TO 64 YEARS OLD										
Total	8,407	8,619	7,772	8,083	7,587	6,614	6,355	5,936	5,026	4,982
Elementary: Less than 8 years	4,807	4,956	4,324	4,475	4,229	3,847	3,641	3,483	2,918	2,979
8 years	6,306	6,520	5,943	6,098	5,680	5,040	4,921	4,750	4,018	4,079
High school: 1 to 3 years	7,152	7,382	6,637	6,852	6,653	5,866	5,592	5,305	4,610	4,634
4 years	8,408	8,716	7,875	8,168	7,734	6,884	6,693	6,102	5,381	5,553
College: 1 to 3 years	9,681	10,017	9,136	9,544	9,058	8,130	7,839	7,392	6,474	6,505
4 years or more	13,262	13,194	12,234	12,882	12,057	10,491	10,062	9,530	8,888	8,716
4 years	12,770	12,596	11,503	12,027	11,530	9,933	9,688	9,490	7,762	(NA)
5 years or more	13,842	13,922	13,127	13,940	12,777	11,254	10,622	10,044	9,423	(NA)
18 TO 24 YEARS OLD										
Total	3,202	3,327	3,033	3,172	3,014	2,669	2,494	2,437	2,277	2,298
Elementary: Less than 8 years	2,892	2,992	2,699	2,856	2,460	1,931	1,776	1,596	1,468	1,568
8 years	3,264	3,407	2,881	2,984	3,022	2,553	2,213	2,239	1,970	2,135
High school: 1 to 3 years	2,600	2,714	2,490	2,627	2,396	2,288	2,175	2,204	2,088	2,201
4 years	3,674	3,800	3,525	3,660	3,496	3,059	2,919	2,768	2,655	2,686
College: 1 to 3 years	2,700	2,803	2,579	2,708	2,583	2,257	2,050	2,038	1,967	1,924
4 years or more	4,273	4,453	3,850	4,047	4,025	3,520	3,260	3,310	2,916	(B)
4 years	4,306	4,509	4,045	4,254	4,054	3,736	3,273	3,381	(B)	(NA)
5 years or more	4,186	4,304	3,417	3,565	3,933	(B)	(B)	(B)	(B)	(NA)

B Base less than 200,000. NA Not available.

[1]Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.

[2]Estimates based on a series of estimated mean values for specific income class intervals.

Table 3. **Mean Income in 1956 to 1968 of Men, by Selected Age Group and Years of School Completed, for the United States**

(In 1968 dollars)

Years of school completed and selected age group	1968		1967		1966[2]	1964[2]	1963[2]	1961[2]	1958[2]	1956[2]
	Computed from ungrouped data[1]	Computed from grouped data[2]	Computed from ungrouped data[1]	Computed from grouped data[2]						
18 YEARS OLD AND OVER										
Total	$7,011	$7,186	$6,778	$7,040	$6,786	$6,304	$6,133	$5,928	$5,239	$5,352
Elementary: Less than 8 years	3,940	4,051	3,723	3,842	3,733	3,641	3,440	3,428	2,987	3,233
8 years	5,377	5,534	5,300	5,404	5,132	4,976	4,898	4,787	4,307	4,563
High school: 1 to 3 years	5,975	6,170	5,876	6,070	5,981	5,680	5,520	5,485	4,933	5,177
4 years	7,274	7,526	7,122	7,386	7,178	6,719	6,666	6,216	5,747	6,047
College: 1 to 3 years	7,360	7,596	7,158	7,482	7,439	7,084	6,990	7,090	6,436	6,512
4 years or more	12,217	12,187	11,772	12,384	11,956	11,021	10,682	10,915	9,969	9,763
4 years	11,537	11,398	10,985	11,477	11,199	10,327	10,156	10,283	8,669	(NA)
5 years or more	13,074	13,196	12,767	13,549	13,048	12,027	11,384	11,286	10,756	(NA)
18 TO 64 YEARS OLD										
Total	7,480	7,676	7,239	7,531	7,292	6,695	6,553	6,321	5,593	5,693
Elementary: Less than 8 years	4,697	4,842	4,412	4,570	4,432	4,195	4,015	3,949	3,400	3,630
8 years	6,132	6,342	5,998	6,156	5,919	5,496	5,406	5,344	4,659	4,944
High school: 1 to 3 years	6,188	6,393	6,051	6,259	6,211	5,820	5,700	5,613	5,063	5,312
4 years	7,424	7,694	7,274	7,546	7,330	6,800	6,753	6,323	5,844	6,125
College: 1 to 3 years	7,428	7,689	7,241	7,568	7,529	7,154	7,067	7,108	6,555	6,583
4 years or more	12,454	12,410	12,017	12,651	12,220	11,197	10,950	10,967	10,213	9,995
4 years	11,776	11,648	11,187	11,700	11,523	10,462	10,423	10,402	8,856	(NA)
5 years or more	13,307	13,394	13,077	13,882	13,233	12,274	11,648	11,331	11,018	(NA)
25 YEARS OLD AND OVER										
Total	7,705	7,889	7,418	7,695	7,404	6,845	6,633	6,363	5,580	5,663
Elementary: Less than 8 years	3,981	4,093	3,756	3,870	3,773	3,697	3,498	3,486	3,045	3,296
8 years	5,467	5,624	5,405	5,500	5,217	5,067	5,011	4,891	4,425	4,649
High school: 1 to 3 years	6,769	6,983	6,599	6,801	6,746	6,337	6,077	6,001	5,357	5,592
4 years	8,148	8,430	7,947	8,236	8,032	7,554	7,451	6,914	6,326	6,636
College: 1 to 3 years	9,397	9,692	9,211	9,614	9,414	8,864	8,674	8,544	7,548	7,679
4 years or more	12,938	12,888	12,421	13,054	12,582	11,529	11,149	11,415	10,401	10,086
4 years	12,418	12,236	11,700	12,209	11,935	10,938	10,673	10,863	9,103	(NA)
5 years or more	13,555	13,672	13,295	14,073	13,465	12,336	11,765	11,613	11,045	(NA)
25 TO 64 YEARS OLD										
Total	8,407	8,619	8,096	8,420	8,132	7,415	7,222	6,902	6,048	6,379
Elementary: Less than 8 years	4,807	4,956	4,504	4,661	4,533	4,313	4,137	4,050	3,511	3,814
8 years	6,306	6,520	6,191	6,352	6,088	5,650	5,592	5,523	4,835	5,223
High school: 1 to 3 years	7,152	7,382	6,914	7,137	7,131	6,576	6,355	6,169	5,548	5,933
4 years	8,408	8,716	8,203	8,508	8,289	7,717	7,606	7,095	6,475	7,110
College: 1 to 3 years	9,681	10,017	9,517	9,942	9,708	9,114	8,908	8,595	7,791	8,329
4 years or more	13,262	13,194	12,744	13,419	12,923	11,761	11,434	11,081	10,696	11,160
4 years	12,770	12,596	11,982	12,528	12,358	11,136	11,009	11,035	9,341	(NA)
5 years or more	13,842	13,922	13,674	14,521	13,695	12,617	12,070	11,679	11,339	(NA)
18 TO 24 YEARS OLD										
Total	3,202	3,327	3,159	3,304	3,230	2,992	2,834	2,834	2,740	2,942
Elementary: Less than 8 years	2,892	2,992	2,811	2,975	2,637	2,165	2,018	1,856	1,767	2,008
8 years	3,264	3,407	3,001	3,108	3,239	2,862	2,515	2,603	2,371	2,734
High school: 1 to 3 years	2,600	2,714	2,594	2,736	2,568	2,565	2,472	2,563	2,513	2,818
4 years	3,674	3,800	3,672	3,812	3,747	3,429	3,317	3,219	3,195	3,439
College: 1 to 3 years	2,700	2,803	2,686	2,821	2,768	2,530	2,330	2,370	2,367	2,464
4 years or more	4,273	4,453	4,010	4,216	4,314	3,946	3,705	3,849	3,509	(B)
4 years	4,306	4,509	4,214	4,431	4,345	4,188	3,719	3,931	(B)	(NA)
5 years or more	4,186	4,304	3,559	3,714	4,215	(B)	(B)	(B)	(B)	(NA)

B Base less than 200,000. NA Not available.

[1] Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.

[2] Estimates based on a series of estimated mean values for specific income class intervals.

Table 4. **Mean Income in 1968 and 1967 of All Males and of Male Year-Round Full-Time Workers 25 Years Old and Over, by Years of School Completed and Age, for the United States**

Years of school completed and age	All males			Year-round full-time workers		
	1968	1967		1968	1967	
		Current dollars	Constant (1968) dollars		Current dollars	Constant (1968) dollars
25 YEARS OLD AND OVER						
Total	$7,705	$7,121	$7,418	$9,114	$8,471	$8,824
Elementary: Less than 8 years	3,981	3,606	3,756	5,557	5,044	5,254
8 years	5,467	5,189	5,405	6,806	6,555	6,828
High school: 1 to 3 years	6,769	6,335	6,599	7,640	7,142	7,440
4 years	8,148	7,629	7,947	8,837	8,316	8,662
College: 1 to 3 years	9,397	8,843	9,211	10,327	9,669	10,072
4 years or more	12,938	11,924	12,421	14,190	12,954	13,494
4 years	12,418	11,232	11,700	13,554	11,973	12,472
5 years or more	13,555	12,763	13,295	14,991	14,233	14,826
25 TO 34 YEARS OLD						
Total	7,617	7,107	7,403	8,269	7,673	7,993
Elementary: Less than 8 years	4,474	4,122	4,294	4,984	4,679	4,874
8 years	5,611	5,116	5,329	6,172	5,579	5,811
High school: 1 to 3 years	6,357	5,891	6,136	6,777	6,247	6,507
4 years	7,533	7,040	7,333	7,932	7,450	7,760
College: 1 to 3 years	8,102	7,761	8,084	8,816	8,398	8,748
4 years or more	9,817	9,332	9,721	11,107	10,160	10,583
4 years	9,974	9,395	9,786	10,961	9,809	10,218
5 years or more	9,628	9,246	9,631	11,312	10,719	11,166
35 TO 44 YEARS OLD						
Total	9,115	8,443	8,795	9,605	9,003	9,378
Elementary: Less than 8 years	5,153	4,566	4,756	5,752	5,051	5,261
8 years	6,717	5,966	6,215	6,896	6,207	6,466
High school: 1 to 3 years	7,429	6,904	7,192	7,766	7,296	7,600
4 years	8,802	8,197	8,539	9,120	8,551	8,907
College: 1 to 3 years	10,585	9,810	10,219	11,014	10,128	10,550
4 years or more	14,044	13,356	13,912	14,306	13,707	14,278
4 years	13,246	12,622	13,148	13,451	12,860	13,396
5 years or more	15,001	14,255	14,849	15,379	14,791	15,407
45 TO 54 YEARS OLD						
Total	8,967	8,342	8,690	9,723	9,051	9,428
Elementary: Less than 8 years	4,973	4,550	4,740	5,710	5,213	5,430
8 years	6,566	6,421	6,689	7,145	6,972	7,262
High school: 1 to 3 years	7,601	7,101	7,397	8,107	7,606	7,923
4 years	9,106	8,666	9,027	9,537	9,102	9,481
College: 1 to 3 years	11,072	10,054	10,473	11,634	10,571	11,011
4 years or more	15,645	14,386	14,985	16,304	14,818	15,435
4 years	14,282	13,247	13,799	15,119	13,635	14,203
5 years or more	17,223	15,632	16,283	17,647	16,150	16,823
55 TO 64 YEARS OLD						
Total	7,828	7,004	7,296	9,050	8,169	8,509
Elementary: Less than 8 years	4,569	4,067	4,236	5,753	5,118	5,331
8 years	6,087	5,826	6,069	6,892	6,744	7,025
High school: 1 to 3 years	7,140	6,554	6,827	7,884	7,304	7,608
4 years	8,414	7,722	8,044	9,187	8,477	8,830
College: 1 to 3 years	9,568	9,440	9,833	10,436	10,176	10,600
4 years or more	16,915	13,705	14,276	17,913	14,668	15,279
4 years	16,959	11,941	12,439	18,315	12,631	13,157
5 years or more	16,866	15,680	16,333	17,445	16,923	17,628
65 YEARS OLD AND OVER						
Total	3,988	3,667	3,820	7,549	7,436	7,746
Elementary: Less than 8 years	2,482	2,323	2,420	4,681	4,723	4,920
8 years	3,510	3,344	3,483	6,009	6,719	6,999
High school: 1 to 3 years	4,070	4,054	4,223	7,227	7,515	7,828
4 years	4,952	4,494	4,681	7,895	7,506	7,819
College: 1 to 3 years	6,236	5,557	5,789	9,574	8,925	9,297
4 years or more	9,266	8,333	8,680	13,655	12,893	13,430
4 years	8,548	7,888	8,217	12,474	12,915	13,453
5 years or more	10,173	8,812	9,179	15,169	(B)	(B)

B Base less than 75,000.

NOTE.--Mean income based on actual reported amounts.

Table 5. **Mean Income in 1968 and 1967 of All Males and of Male Year-Round Full-Time Workers, by Selected Age Group and Years of School Completed, for the United States**

Years of school completed and selected age group	All males			Year-round full-time workers		
	1968	1967		1968	1967	
		Current dollars	Constant (1968) dollars		Current dollars	Constant (1968) dollars
18 YEARS OLD AND OVER						
Total	$7,011	$6,507	$6,778	$8,808	$8,179	$8,520
Elementary: Less than 8 years	3,940	3,574	3,723	5,488	4,970	5,177
8 years	5,377	5,088	5,300	6,709	6,442	6,710
High school: 1 to 3 years	5,975	5,641	5,876	7,378	6,901	7,189
4 years	7,274	6,837	7,122	8,462	7,948	8,279
College: 1 to 3 years	7,360	6,872	7,158	9,858	9,146	9,527
4 years or more	12,217	11,301	11,772	13,924	12,759	13,291
4 years	11,537	10,546	10,985	13,214	11,731	12,220
5 years or more	13,074	12,256	12,767	14,848	14,143	14,732
18 TO 64 YEARS OLD						
Total	7,480	6,949	7,239	8,854	8,204	8,546
Elementary: Less than 8 years	4,697	4,236	4,412	5,560	4,991	5,199
8 years	6,132	5,758	5,998	6,769	6,420	6,687
High school: 1 to 3 years	6,188	5,809	6,051	7,383	6,884	7,171
4 years	7,424	6,983	7,274	8,473	7,956	8,287
College: 1 to 3 years	7,428	6,951	7,241	9,864	9,151	9,532
4 years or more	12,454	11,536	12,017	13,933	12,756	13,287
4 years	11,776	10,740	11,187	13,238	11,701	12,189
5 years or more	13,307	12,554	13,077	14,837	14,179	14,770
25 YEARS OLD AND OVER						
Total	7,705	7,121	7,418	9,114	8,471	8,824
Elementary: Less than 8 years	3,981	3,606	3,756	5,557	5,044	5,254
8 years	5,467	5,189	5,405	6,806	6,555	6,828
High school: 1 to 3 years	6,769	6,335	6,599	7,640	7,142	7,440
4 years	8,148	7,629	7,947	8,837	8,316	8,662
College: 1 to 3 years	9,397	8,843	9,211	10,327	9,669	10,072
4 years or more	12,938	11,924	12,421	14,190	12,954	13,494
4 years	12,418	11,232	11,700	13,554	11,973	12,472
5 years or more	13,555	12,763	13,295	14,991	14,233	14,826
25 TO 64 YEARS OLD						
Total	8,407	7,772	8,096	9,176	8,509	8,864
Elementary: Less than 8 years	4,807	4,324	4,504	5,639	5,072	5,283
8 years	6,306	5,943	6,191	6,876	6,542	6,815
High school: 1 to 3 years	7,152	6,637	6,914	7,653	7,130	7,427
4 years	8,408	7,875	8,203	8,858	8,332	8,679
College: 1 to 3 years	9,681	9,136	9,517	10,345	9,687	10,091
4 years or more	13,262	12,234	12,744	14,208	12,956	13,496
4 years	12,770	11,503	11,982	13,591	11,948	12,446
5 years or more	13,842	13,127	13,674	14,985	14,272	14,867
18 TO 24 YEARS OLD						
Total	3,202	3,033	3,159	5,290	4,905	5,109
Elementary: Less than 8 years	2,892	2,699	2,811	3,869	2,979	3,103
8 years	3,264	2,881	3,001	4,070	3,767	3,924
High school: 1 to 3 years	2,600	2,490	2,594	4,707	4,470	4,656
4 years	3,674	3,525	3,672	5,438	5,115	5,328
College: 1 to 3 years	2,700	2,579	2,686	5,803	5,144	5,358
4 years or more	4,273	3,850	4,010	6,522	6,437	6,705
4 years	4,306	4,045	4,214	6,517	6,333	6,597
5 years or more	4,186	3,417	3,559	(B)	(B)	(B)

B Base less than 75,000.

NOTE.--Mean income based on actual reported amounts.

Table 6. Lifetime Income in 1956 to 1968 Based on Arithmetic Means for Men in Selected Age Groups, by Years of School Completed, for the United States

(In current dollars)

Years of school completed and selected age group	1968		1967		1966[2]	1964[2]	1963[2]	1961[2]	1958[2]	1956[2]
	Computed from ungrouped data[1]	Computed from grouped data[2]	Computed from ungrouped data[1]	Computed from grouped data[2]						
INCOME FROM AGE 18 TO DEATH										
Total	$357,552	$366,343	$329,747	$342,335	$320,698	$283,813	$271,148	$255,209	$215,784	$209,012
Elementary: Less than 8 years	213,505	219,996	193,777	200,748	188,659	170,145	159,477	151,881	128,861	131,432
8 years	276,755	285,344	256,832	263,452	246,525	223,946	216,220	205,237	178,010	178,749
High school: 1 to 3 years	308,305	318,475	288,253	297,302	283,718	255,701	242,496	235,865	203,901	201,825
4 years	371,094	382,678	345,568	358,709	340,520	311,462	301,770	273,614	242,480	244,158
College: 1 to 3 years	424,280	436,000	395,872	414,612	393,969	355,249	343,384	335,100	287,305	278,227
4 years or more	607,921	602,864	548,505	578,261	541,911	478,696	459,444	454,732	401,819	372,644
4 years	584,062	567,396	516,129	539,768	507,818	459,482	441,007	432,617	363,986	(NA)
5 years or more	636,119	643,515	583,418	621,101	586,905	500,641	482,551	475,116	440,404	(NA)
INCOME FROM AGE 25 TO DEATH										
Total	339,831	347,859	312,803	324,580	303,484	268,528	256,791	241,138	202,308	195,351
Elementary: Less than 8 years	196,014	201,888	177,357	183,316	173,692	158,650	148,856	142,480	120,051	121,975
8 years	257,500	265,198	239,978	245,962	228,325	208,736	203,192	191,955	166,248	165,870
High school: 1 to 3 years	294,160	303,663	274,579	282,784	270,394	242,752	230,047	223,201	191,615	188,761
4 years	350,228	361,082	325,369	337,734	320,159	293,772	284,782	257,434	226,658	228,189
College: 1 to 3 years	411,003	422,156	383,018	401,101	380,710	343,752	333,009	324,809	276,861	268,038
4 years or more	586,047	579,653	528,745	557,513	520,347	459,832	441,920	436,932	386,050	358,538
4 years	561,631	543,308	494,559	517,043	485,623	438,858	423,174	414,049	346,649	(NA)
5 years or more	615,242	621,906	567,181	604,328	566,554	488,114	465,490	459,042	429,595	(NA)
INCOME FROM AGE 18 TO 64										
Total	323,035	331,497	298,533	310,584	292,038	254,659	244,792	229,580	196,179	188,884
Elementary: Less than 8 years	192,023	198,099	174,003	180,608	169,538	150,515	141,949	134,653	114,687	116,766
8 years	246,375	254,740	228,367	235,302	221,759	197,242	190,925	182,525	158,053	159,174
High school: 1 to 3 years	273,079	282,313	253,744	262,265	253,881	224,676	215,052	206,288	182,099	179,546
4 years	328,233	340,043	307,314	319,339	303,284	270,643	263,202	241,199	217,864	215,775
College: 1 to 3 years	370,306	383,489	348,569	365,232	346,988	309,606	300,043	284,217	254,993	242,933
4 years or more	527,722	521,471	477,571	504,561	473,292	411,702	404,065	379,662	355,221	325,276
4 years	510,077	495,523	448,984	471,107	452,596	394,201	388,597	370,027	321,413	(NA)
5 years or more	548,070	550,515	508,408	541,843	500,368	431,413	422,847	396,930	389,054	(NA)
INCOME FROM AGE 25 TO 64										
Total	304,845	312,541	281,169	292,402	274,465	239,012	230,123	215,199	182,471	174,980
Elementary: Less than 8 years	174,240	179,693	157,317	162,905	154,332	138,777	131,121	125,044	105,709	107,132
8 years	226,708	234,177	211,130	217,432	203,248	181,702	177,598	168,967	146,054	146,059
High school: 1 to 3 years	258,455	267,011	239,606	247,275	240,184	211,342	202,278	193,265	169,554	166,212
4 years	306,786	317,868	286,599	297,835	282,456	252,447	245,757	224,626	201,750	199,463
College: 1 to 3 years	356,297	368,933	335,079	351,056	333,141	297,543	289,156	273,309	244,166	232,317
4 years or more	504,760	497,155	456,857	482,822	450,868	392,006	385,886	360,951	338,900	310,597
4 years	486,643	470,460	426,510	447,458	429,709	372,767	370,143	350,699	303,570	(NA)
5 years or more	525,997	527,644	491,161	524,003	478,932	418,027	405,081	379,908	377,635	(NA)

NA Not available.

[1] Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.

[2] Estimates based on a series of estimated mean values for specific income class intervals.

Table 7. **Lifetime Income in 1968 and 1967 Based on Arithmetic Means for All Males and of Male Year-Round Full-Time Workers in Selected Age Groups, by Years of School Completed, for the United States**

Years of school completed and selected age group	All males			Year-round full-time workers		
	1968	1967		1968	1967	
		Current dollars	Constant (1968) dollars		Current dollars	Constant (1968) dollars
INCOME FROM AGE 18 TO DEATH						
Total	$357,552	$329,747	$343,486	$429,991	$400,896	$417,600
Elementary: Less than 8 years	213,505	193,777	201,851	265,617	240,119	250,124
8 years	276,755	256,832	267,533	322,479	310,440	323,375
High school: 1 to 3 years	308,305	288,253	300,264	367,782	348,905	363,443
4 years	371,094	345,568	359,967	425,498	399,273	415,909
College: 1 to 3 years	424,280	395,872	412,367	497,443	461,844	481,087
4 years or more	607,921	548,505	571,359	690,138	627,925	654,089
4 years	584,062	516,129	537,634	662,824	589,855	614,432
5 years or more	636,119	583,418	607,727	723,986	675,813	703,972
INCOME FROM AGE 25 TO DEATH						
Total	339,831	312,803	325,836	398,532	371,712	387,200
Elementary: Less than 8 years	196,014	177,357	184,747	241,945	222,349	231,614
8 years	257,500	239,978	249,977	298,162	288,061	300,064
High school: 1 to 3 years	294,160	274,579	286,020	339,588	322,088	335,508
4 years	350,228	325,369	338,926	392,935	368,588	383,946
College: 1 to 3 years	411,003	383,018	398,977	463,283	431,795	449,786
4 years or more	586,047	528,745	550,776	653,524	590,997	615,622
4 years	561,631	494,559	515,166	625,875	553,148	576,196
5 years or more	615,242	567,181	590,814	687,698	636,166	662,673
INCOME FROM AGE 18 TO 64						
Total	323,035	298,533	310,972	364,653	337,598	351,665
Elementary: Less than 8 years	192,023	174,003	181,253	225,102	199,915	208,245
8 years	246,375	228,367	237,882	270,470	253,245	263,797
High school: 1 to 3 years	273,079	253,744	264,317	305,231	284,935	296,807
4 years	328,233	307,314	320,119	357,166	335,380	349,354
College: 1 to 3 years	370,306	348,569	363,093	414,578	385,871	401,949
4 years or more	527,722	477,571	497,470	571,952	518,176	539,767
4 years	510,077	448,984	467,692	554,859	479,918	499,915
5 years or more	548,070	508,408	529,592	592,696	566,302	589,898
INCOME FROM AGE 25 TO 64						
Total	304,845	281,169	292,884	332,307	307,563	320,378
Elementary: Less than 8 years	174,240	157,317	163,872	200,880	181,605	189,172
8 years	226,708	211,130	219,927	245,447	230,097	239,684
High school: 1 to 3 years	258,455	239,606	249,590	276,188	257,257	267,976
4 years	306,786	286,599	298,541	323,675	303,834	316,494
College: 1 to 3 years	356,297	335,079	349,041	379,293	354,800	369,583
4 years or more	504,760	456,857	475,893	533,734	479,770	499,760
4 years	486,643	426,510	444,281	516,445	441,731	460,136
5 years or more	525,997	491,161	511,626	554,626	525,181	547,064

NOTE.--Computation of data based on actual reported amounts.

Table 8. **Lifetime Income Differential in 1956 to 1968 Between Male Elementary School, High School, and College Graduates 18 Years Old and Over, for the United States**

(In current dollars)

Year and selected age group	Lifetime income			Percent increase	
	Elementary school graduates	High school graduates	College graduates	High school to elementary school	College to high school
INCOME FROM AGE 18 TO DEATH					
All males:					
1968[1]	$276,755	$371,094	$607,921	34	64
1968[2]	285,344	382,678	602,864	34	58
1967[1]	256,832	345,568	548,505	35	59
1967[2]	263,452	358,709	578,261	36	61
1966[2]	246,525	340,520	541,911	38	59
1964[2]	223,946	311,462	478,696	39	54
1963[2]	216,220	301,770	459,444	40	52
1961[2]	205,237	273,614	454,732	33	66
1958[2]	178,010	242,480	401,819	36	66
1956[2]	178,749	244,158	372,644	37	53
Year-round full-time workers:					
1968[1]	322,479	425,498	690,138	32	62
1967[1]	310,440	399,273	627,925	29	57
INCOME FROM AGE 25 TO DEATH					
All males:					
1968[1]	257,500	350,228	586,047	36	67
1968[2]	265,198	361,082	579,653	36	61
1967[1]	239,978	325,369	528,745	36	63
1967[2]	245,962	337,734	557,513	37	65
1966[2]	228,325	320,159	520,347	40	63
1964[2]	208,736	293,772	459,832	41	57
1963[2]	203,192	284,782	441,920	40	55
1961[2]	191,955	257,434	436,932	34	70
1958[2]	166,248	226,658	386,050	36	70
1956[2]	165,870	228,189	358,538	38	57
Year-round full-time workers:					
1968[1]	298,162	392,935	653,524	32	66
1967[1]	288,061	368,588	590,997	28	60
INCOME FROM AGE 18 TO 64					
All males:					
1968[1]	246,375	328,233	527,722	33	61
1968[2]	254,740	340,043	521,471	33	53
1967[1]	228,367	307,314	477,571	35	55
1967[2]	235,302	319,339	504,561	36	58
1966[2]	221,759	303,284	473,292	37	56
1964[2]	197,242	270,643	411,702	37	52
1963[2]	190,925	263,202	404,065	38	54
1961[2]	182,525	241,199	379,662	32	57
1958[2]	158,053	217,864	355,221	38	63
1956[2]	159,174	215,775	325,276	36	51
Year-round full-time workers:					
1968[1]	270,470	357,166	571,952	32	60
1967[1]	253,245	335,380	518,176	32	55
INCOME FROM AGE 25 TO 64					
All males:					
1968[1]	226,708	306,786	504,760	35	65
1968[2]	234,177	317,868	497,155	36	56
1967[1]	211,130	286,599	456,857	36	59
1967[2]	217,432	297,835	482,822	37	62
1966[2]	203,248	282,456	450,868	39	60
1964[2]	181,702	252,447	392,006	39	55
1963[2]	177,598	245,757	385,886	38	57
1961[2]	168,967	224,626	360,951	33	61
1958[2]	146,054	201,750	338,900	38	68
1956[2]	146,059	199,463	310,597	37	56
Year-round full-time workers:					
1968[1]	245,447	323,675	533,734	32	65
1967[1]	230,097	303,834	479,770	32	58

[1] Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.
[2] Estimates based on a series of estimated mean values for specific income class intervals.

Table 9. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1968, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**

[Based on ungrouped data]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
ELEMENTARY SCHOOL																	
Less Than 8 Years																	
18 years	2 406	190	313	409	541	99	150	187	237	83	121	149	186	70	99	121	149
19 years	2 610	188	305	396	519	100	149	185	233	84	121	149	184	71	100	121	148
20 years	2 807	186	297	382	497	101	148	183	229	84	121	148	182	72	101	121	147
21 years	2 996	183	289	369	476	101	147	181	224	85	121	147	180	73	101	121	146
22 years	3 177	181	281	356	456	101	146	178	219	86	121	145	177	74	101	121	145
23 years	3 351	178	273	343	436	101	144	175	215	86	120	144	174	74	101	120	144
24 years	3 518	175	265	331	417	101	143	172	210	87	119	142	171	75	101	119	142
25 years	3 676	172	257	318	398	101	141	169	205	87	119	141	168	75	101	118	140
26 years	3 827	168	249	306	380	100	139	166	199	87	117	139	165	75	100	117	138
27 years	3 971	165	240	294	362	100	137	162	194	86	116	136	162	76	100	116	136
28 years	4 106	161	232	282	345	99	135	159	189	86	115	134	158	75	99	115	134
29 years	4 234	157	224	270	328	98	132	155	183	86	113	132	154	75	98	113	131
30 years	4 355	153	216	259	312	97	129	151	178	85	111	129	150	75	97	111	129
31 years	4 468	149	208	247	297	96	127	147	172	84	110	126	146	75	96	109	126
32 years	4 573	145	200	236	281	94	124	143	166	83	107	123	142	74	94	107	123
33 years	4 670	141	192	225	267	93	121	139	161	82	105	120	138	73	93	105	120
34 years	4 760	137	184	215	252	91	118	135	155	81	103	117	134	72	91	103	117
35 years	4 843	132	176	204	239	89	114	130	149	80	101	114	130	71	89	100	113
36 years	4 917	128	168	194	225	87	111	126	143	78	98	111	125	70	87	98	110
37 years	4 984	123	160	184	213	85	107	121	138	77	95	107	121	69	85	95	107
38 years	5 044	119	153	174	200	83	104	117	132	75	93	104	116	68	83	92	103
39 years	5 095	114	145	165	188	81	100	112	126	73	90	100	112	66	81	90	100
40 years	5 139	109	138	156	177	79	97	108	120	71	87	96	107	65	78	87	96
41 years	5 176	105	131	147	165	76	93	103	115	69	84	93	103	63	76	84	92
42 years	5 205	100	124	138	155	74	89	98	109	67	81	89	98	62	73	80	88
43 years	5 226	95	117	130	144	71	85	94	103	65	77	85	93	60	71	77	85
44 years	5 240	90	110	121	134	68	81	89	98	63	74	81	89	58	68	74	81
45 years	5 245	86	103	113	125	66	77	84	92	60	71	77	84	56	65	71	77
46 years	5 244	81	96	105	116	63	73	80	87	58	68	73	79	54	62	67	73
47 years	5 234	76	90	98	107	60	69	75	81	55	64	69	75	52	59	64	69
48 years	5 217	72	84	91	98	57	66	71	76	53	61	65	70	49	56	61	65
49 years	5 193	67	78	84	90	54	62	66	71	50	57	61	66	47	53	57	61
50 years	5 161	62	72	77	83	51	58	61	66	48	54	57	61	45	50	54	57
51 years	5 121	58	66	70	75	48	54	57	61	45	50	53	57	42	47	50	53
52 years	5 073	53	60	64	68	44	50	53	56	42	47	49	52	40	44	47	49
53 years	5 018	49	55	58	61	41	46	48	51	39	43	46	48	37	41	43	45
54 years	4 955	45	49	52	55	38	42	44	46	36	40	42	44	34	38	40	41
55 years	4 885	40	44	46	48	35	38	40	41	33	36	38	39	32	34	36	38
56 years	4 807	36	39	41	43	31	34	35	37	30	33	34	35	29	31	32	34
57 years	4 721	32	34	36	37	28	30	31	32	27	29	30	31	26	28	29	30
58 years	4 628	28	30	31	32	25	26	27	28	24	25	26	27	23	25	25	26
59 years	4 527	24	25	26	26	21	23	23	24	21	22	22	23	20	21	22	22
60 years	4 418	20	20	21	21	18	19	19	20	17	18	19	19	17	18	18	19
61 years	4 302	16	16	16	17	14	15	15	16	14	15	15	15	14	14	15	15
62 years	4 178	12	12	12	12	11	11	11	12	11	11	11	11	11	11	11	11
63 years	4 047	8	8	8	8	7	8	8	8	7	7	7	8	7	7	7	7
64 years	3 908	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
8 Years																	
18 years	2 525	244	405	532	705	125	191	240	305	103	153	190	239	87	125	153	190
19 years	2 830	241	396	515	677	127	191	238	301	105	154	190	237	89	127	154	189
20 years	3 124	239	386	498	649	128	190	236	295	107	155	189	234	91	128	155	189
21 years	3 407	236	376	481	622	129	189	233	290	108	155	189	232	92	129	155	188
22 years	3 679	233	366	465	596	129	188	230	285	109	155	187	229	93	130	155	187
23 years	3 940	230	356	449	571	130	187	227	279	110	155	186	226	95	130	154	185
24 years	4 190	227	346	433	546	130	185	223	273	111	154	184	222	96	130	154	184
25 years	4 429	223	335	417	522	130	183	220	267	111	153	182	219	96	130	153	182
26 years	4 657	219	325	401	499	130	181	216	260	112	152	180	215	97	130	152	179
27 years	4 874	215	315	385	476	129	178	212	254	112	151	178	211	97	129	151	177
28 years	5 080	210	304	370	454	129	175	207	247	111	149	175	206	98	128	149	174
29 years	5 275	206	294	355	432	128	172	203	240	111	147	172	202	98	127	147	171
30 years	5 459	201	283	340	411	126	169	198	233	110	145	169	197	97	126	145	168
31 years	5 632	196	273	325	391	125	166	193	226	110	143	165	192	97	125	143	165
32 years	5 794	191	263	311	371	123	162	188	219	109	141	162	187	96	123	140	161
33 years	5 946	185	252	297	352	122	158	182	211	107	138	158	182	96	121	138	157
34 years	6 086	180	242	283	333	120	154	177	204	106	135	154	176	95	119	135	153
35 years	6 215	174	232	270	315	117	150	171	197	105	132	150	171	94	117	132	149
36 years	6 333	168	222	256	298	115	146	166	189	103	129	146	165	92	115	129	145
37 years	6 441	162	212	243	281	112	142	160	182	101	126	141	159	91	112	125	141
38 years	6 537	156	202	231	265	110	137	154	174	99	122	137	153	89	109	122	136
39 years	6 622	150	192	218	249	107	132	148	167	97	118	132	148	88	107	118	131
40 years	6 697	144	182	206	234	104	128	142	159	94	115	127	142	86	104	114	127
41 years	6 760	138	173	194	219	101	123	136	152	92	111	122	136	84	100	110	122
42 years	6 813	132	164	183	205	97	118	130	144	89	107	117	130	81	97	106	117
43 years	6 854	126	154	172	191	94	113	124	137	86	103	112	124	79	94	102	112
44 years	6 884	120	145	161	178	91	108	118	130	83	98	107	117	77	90	98	107
45 years	6 904	114	137	150	166	87	103	112	122	80	94	102	111	74	86	94	102
46 years	6 912	107	128	140	154	83	97	106	115	77	90	97	105	71	83	89	97
47 years	6 910	101	119	130	142	79	92	100	108	74	85	92	99	68	79	85	91
48 years	6 897	95	111	120	131	75	87	94	101	70	81	87	93	66	75	80	86
49 years	6 872	89	103	111	120	71	82	88	94	67	76	81	87	62	71	76	81
50 years	6 837	83	95	102	110	67	77	82	87	63	71	76	81	59	67	71	76
51 years	6 790	77	87	93	100	63	71	76	81	59	67	71	75	56	63	67	71
52 years	6 733	71	80	85	90	59	66	70	74	56	62	66	70	53	59	62	65
53 years	6 665	65	73	77	81	55	61	64	68	52	57	61	64	49	54	57	60
54 years	6 585	59	66	69	73	51	56	58	61	48	53	55	58	46	50	53	55
55 years	6 495	54	59	62	64	46	50	53	55	44	48	50	52	42	46	48	50
56 years	6 394	48	52	54	57	42	45	47	49	40	43	45	47	38	41	43	45
57 years	6 282	42	46	47	49	37	40	42	43	36	39	40	41	35	37	38	40
58 years	6 158	37	39	41	42	33	35	36	37	32	34	35	36	31	33	34	35
59 years	6 024	31	33	34	35	28	30	31	32	28	29	30	31	27	28	29	30
60 years	5 879	26	27	28	29	24	25	26	26	23	24	25	25	23	24	24	25
61 years	5 723	21	21	22	22	19	20	20	21	19	20	20	20	18	19	19	20
62 years	5 556	15	16	16	16	15	15	15	15	14	15	15	15	14	14	15	15
63 years	5 378	10	10	11	11	10	10	10	10	10	10	10	10	10	10	10	10
64 years	5 189	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5

Table 9. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1968, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on ungrouped data]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
HIGH SCHOOL																	
1 to 3 Years																	
18 years	1 702	269	454	600	800	134	209	265	340	110	166	208	264	91	135	166	208
19 years	2 127	268	445	582	769	137	210	264	336	113	168	209	263	94	137	168	209
20 years	2 537	266	435	564	738	139	210	262	331	115	170	209	261	97	139	170	209
21 years	2 933	264	424	546	709	141	210	260	326	118	171	209	259	100	141	171	209
22 years	3 313	262	414	528	680	143	210	258	321	120	172	209	257	102	143	172	208
23 years	3 679	259	403	511	652	144	209	255	315	121	172	208	254	104	144	172	208
24 years	4 030	256	393	493	624	145	208	252	309	123	172	207	251	105	145	172	206
25 years	4 367	252	382	476	598	145	206	249	303	124	172	205	247	107	145	172	205
26 years	4 688	248	371	458	572	146	204	245	296	125	171	204	244	108	146	171	203
27 years	4 995	244	359	441	546	146	202	241	289	125	171	201	239	109	146	170	201
28 years	5 287	240	348	424	521	145	199	236	282	126	169	199	235	110	145	169	198
29 years	5 564	235	337	408	497	145	196	231	275	126	168	196	230	110	145	167	195
30 years	5 827	230	325	391	473	144	193	226	267	125	166	193	225	110	144	165	192
31 years	6 074	224	314	375	450	143	190	221	259	125	164	189	220	110	142	163	188
32 years	6 307	219	302	359	428	141	186	216	251	124	161	185	215	110	141	161	185
33 years	6 525	213	291	343	406	139	182	210	243	123	158	181	209	109	139	158	181
34 years	6 729	207	279	327	385	137	178	204	235	122	155	177	203	109	137	155	176
35 years	6 917	201	268	312	365	135	173	198	227	120	152	173	197	108	135	152	172
36 years	7 091	194	256	297	345	133	169	191	218	118	149	168	191	106	132	148	167
37 years	7 250	188	245	282	325	130	164	185	210	116	145	163	184	105	129	145	162
38 years	7 394	181	234	267	307	127	159	178	202	114	141	158	178	103	126	141	157
39 years	7 524	174	223	253	289	124	153	172	193	112	137	153	171	101	123	137	152
40 years	7 638	167	212	239	271	120	148	165	185	109	133	147	164	99	120	133	147
41 years	7 738	161	201	226	254	117	143	158	176	106	128	142	157	97	116	128	141
42 years	7 824	153	190	212	238	113	137	151	168	103	124	136	150	95	113	124	136
43 years	7 894	146	180	200	222	109	131	144	159	100	119	131	144	92	109	119	130
44 years	7 950	139	169	187	207	105	125	137	151	97	114	125	137	89	105	114	124
45 years	7 990	132	159	175	193	101	119	130	142	93	109	119	130	86	101	109	118
46 years	8 017	125	149	163	179	97	113	123	134	89	104	113	123	83	96	104	112
47 years	8 028	118	139	151	165	92	107	116	126	86	99	107	115	80	92	99	106
48 years	8 024	111	129	140	152	88	101	109	118	82	94	101	108	76	87	94	100
49 years	8 006	104	120	129	140	83	95	102	109	78	89	95	102	73	83	88	94
50 years	7 973	97	111	119	128	78	89	95	102	74	83	89	95	69	78	83	88
51 years	7 925	89	102	109	116	74	83	88	94	69	78	83	88	65	73	78	82
52 years	7 863	83	93	99	105	69	77	81	86	65	72	77	81	61	68	72	76
53 years	7 785	76	85	89	95	64	71	75	79	60	67	70	74	57	63	67	70
54 years	7 693	69	76	80	85	59	65	68	71	56	61	64	68	53	58	61	64
55 years	7 586	62	68	71	75	54	59	61	64	51	56	58	61	49	53	56	58
56 years	7 465	56	60	63	66	49	53	55	57	47	50	52	54	45	48	50	52
57 years	7 328	49	53	55	57	43	47	48	50	42	45	46	48	40	43	45	46
58 years	7 177	43	45	47	49	38	41	42	43	37	39	40	42	36	38	39	40
59 years	7 011	36	38	39	41	33	35	36	37	32	34	35	36	31	33	34	34
60 years	6 830	30	31	32	33	28	29	30	30	27	28	29	29	26	27	28	29
61 years	6 635	24	25	25	26	22	23	23	24	22	23	23	23	21	22	22	23
62 years	6 425	18	18	19	19	17	17	18	18	16	17	17	17	16	17	17	17
63 years	6 200	12	12	12	12	11	11	12	12	11	11	11	12	11	11	11	11
64 years	5 960	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
4 Years																	
18 years	2 635	324	544	717	954	164	252	319	408	134	202	252	318	112	164	202	251
19 years	3 094	322	532	695	916	166	253	317	402	137	204	252	316	115	166	203	251
20 years	3 537	319	519	673	880	168	253	315	396	140	205	252	313	118	169	205	251
21 years	3 963	316	507	651	844	170	252	312	390	142	206	251	310	121	170	206	251
22 years	4 374	313	494	629	809	172	251	309	383	144	206	250	307	123	172	206	250
23 years	4 769	309	481	608	776	173	250	305	376	146	206	249	303	125	173	206	248
24 years	5 148	305	468	587	743	174	248	301	368	148	206	247	299	127	174	206	247
25 years	5 511	301	454	566	710	174	246	296	360	149	206	245	295	128	174	205	244
26 years	5 858	296	441	545	679	174	243	291	352	149	205	243	290	129	174	204	242
27 years	6 189	290	427	524	648	174	240	286	344	150	203	240	285	130	174	203	239
28 years	6 503	285	413	504	619	173	237	281	335	150	201	236	279	131	173	201	235
29 years	6 802	279	400	484	590	172	233	275	326	150	199	233	273	131	172	199	232
30 years	7 085	273	386	464	561	171	229	269	317	149	197	229	267	131	171	196	228
31 years	7 352	266	372	444	534	169	225	262	307	148	194	224	261	131	169	194	224
32 years	7 603	259	358	425	507	167	220	255	298	147	191	220	254	130	167	191	219
33 years	7 838	252	344	406	481	165	216	249	288	146	188	215	247	130	165	187	214
34 years	8 057	245	331	387	456	163	210	241	278	144	184	210	240	129	162	184	209
35 years	8 260	238	317	369	432	160	205	234	269	142	180	204	233	127	159	180	204
36 years	8 447	230	303	351	408	157	199	227	259	140	176	199	225	126	156	176	198
37 years	8 618	222	290	334	385	154	194	219	249	138	172	193	218	124	153	171	192
38 years	8 773	214	277	316	363	150	188	211	239	135	167	187	210	122	149	167	186
39 years	8 912	206	264	300	342	146	181	203	228	132	162	181	202	120	146	162	180
40 years	9 035	198	250	283	321	142	175	195	218	129	157	174	194	117	142	157	174
41 years	9 142	190	238	267	301	138	168	187	208	125	152	168	186	115	138	151	167
42 years	9 233	181	225	252	282	134	162	179	198	122	146	161	178	112	133	146	161
43 years	9 308	173	212	236	263	129	155	171	188	118	141	154	170	109	129	140	154
44 years	9 367	165	200	221	246	124	148	162	178	114	135	148	162	105	124	135	147
45 years	9 410	156	188	207	228	119	141	154	168	110	129	141	153	102	119	129	140
46 years	9 437	148	176	193	212	114	134	146	159	106	123	134	145	98	114	123	133
47 years	9 448	139	165	179	196	109	127	137	149	101	117	127	137	94	109	117	126
48 years	9 444	131	153	166	180	104	120	129	139	97	111	119	129	90	103	111	119
49 years	9 423	123	142	153	166	98	113	121	130	92	105	112	120	86	98	105	112
50 years	9 386	114	131	141	151	93	106	113	120	87	99	105	112	82	92	98	105
51 years	9 333	106	121	129	138	87	98	105	111	82	92	98	104	77	87	92	98
52 years	9 264	98	110	117	125	82	91	97	102	77	86	91	96	73	81	86	90
53 years	9 179	90	100	106	112	76	84	89	93	72	79	84	88	68	75	79	83
54 years	9 078	82	91	95	101	70	77	81	85	66	73	77	80	63	69	73	76
55 years	8 962	74	81	85	89	64	70	73	76	61	66	69	73	58	63	66	69
56 years	8 829	66	72	75	78	58	63	65	68	55	60	62	65	53	57	60	62
57 years	8 680	58	63	65	68	52	56	58	60	50	53	55	57	48	51	53	55
58 years	8 515	51	54	56	58	46	49	50	52	44	47	48	50	43	45	47	48
59 years	8 334	43	46	47	49	39	42	43	44	38	40	41	43	37	39	40	41
60 years	8 138	36	38	39	40	33	35	35	36	32	34	34	35	31	33	34	34
61 years	7 925	29	30	30	31	27	28	28	29	26	27	28	28	25	26	27	27
62 years	7 696	21	22	22	23	20	21	21	21	20	20	21	21	19	20	20	21
63 years	7 451	14	14	15	15	14	14	14	14	13	14	14	14	13	13	14	14
64 years	7 191	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7

Table 9. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1968, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on ungrouped data]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent
COLLEGE																	
1 to 3 Years																	
18 years	873	365	621	823	1 099	178	282	359	463	145	223	281	358	119	179	223	280
19 years	1 590	364	609	799	1 057	183	284	359	459	150	227	283	357	124	183	227	282
20 years	2 283	363	597	776	1 017	187	286	358	453	154	230	285	356	129	188	230	284
21 years	2 949	362	584	752	978	191	287	357	448	159	233	286	355	133	191	232	285
22 years	3 591	360	571	729	939	194	287	354	441	162	235	286	353	137	194	235	286
23 years	4 207	357	557	706	901	197	287	352	434	166	236	286	350	141	197	236	285
24 years	4 798	353	543	682	864	199	286	348	427	168	237	285	346	144	199	237	285
25 years	5 364	349	529	659	828	201	285	344	419	171	238	284	342	147	201	237	283
26 years	5 905	345	514	636	792	202	283	339	411	172	237	282	338	149	201	237	281
27 years	6 420	339	499	613	757	202	280	334	402	174	237	280	333	151	202	236	279
28 years	6 910	333	484	590	723	202	277	329	392	175	235	276	327	152	202	235	276
29 years	7 375	327	469	567	690	202	274	322	382	175	234	273	321	153	201	233	272
30 years	7 814	320	453	544	658	201	270	316	372	175	231	269	314	154	200	231	268
31 years	8 229	313	437	522	626	199	265	309	362	175	229	264	307	154	199	228	263
32 years	8 618	306	421	499	595	198	260	301	351	174	225	259	300	154	197	225	258
33 years	8 981	298	406	477	565	195	255	293	340	172	222	254	292	153	195	221	253
34 years	9 320	289	390	456	536	193	249	285	329	171	218	248	284	153	192	217	247
35 years	9 633	281	374	434	507	190	243	277	317	169	213	242	275	151	189	213	241
36 years	9 921	272	358	413	480	186	236	268	305	166	209	235	267	150	186	208	235
37 years	10 184	263	342	393	453	182	229	259	294	164	204	229	258	148	182	203	228
38 years	10 421	254	326	372	427	178	222	250	282	160	198	222	249	145	178	198	221
39 years	10 633	244	311	353	402	174	215	240	270	157	192	214	239	143	173	192	213
40 years	10 820	234	295	333	377	169	207	231	258	153	186	207	230	140	168	186	206
41 years	10 982	224	280	314	354	164	199	221	246	149	180	199	220	136	163	180	198
42 years	11 118	214	265	295	331	159	191	211	234	145	174	191	210	133	158	173	190
43 years	11 229	204	250	277	309	153	183	201	222	140	167	183	200	129	152	166	182
44 years	11 315	194	235	260	287	147	175	191	210	135	160	174	190	125	147	159	174
45 years	11 375	184	221	242	267	141	166	181	198	130	153	166	180	121	141	152	165
46 years	11 411	174	206	226	247	135	158	171	186	125	145	157	170	116	134	145	157
47 years	11 421	163	192	209	228	129	149	161	174	119	138	149	160	111	128	137	148
48 years	11 406	153	179	193	210	122	140	151	163	114	130	140	150	106	121	130	139
49 years	11 365	143	165	178	192	115	132	141	151	108	123	131	140	101	115	122	131
50 years	11 299	133	152	163	175	109	123	131	140	102	115	122	131	96	108	115	122
51 years	11 208	123	140	149	159	102	114	121	129	96	107	114	121	90	101	107	113
52 years	11 092	113	127	135	144	95	106	112	118	89	99	105	111	85	94	99	105
53 years	10 951	104	115	122	129	87	97	102	108	83	92	96	102	79	87	91	96
54 years	10 784	94	104	109	115	80	88	93	97	76	84	88	92	73	80	83	87
55 years	10 592	84	93	97	102	73	80	83	87	70	76	79	83	67	73	76	79
56 years	10 374	75	82	85	89	66	71	74	77	63	68	71	74	61	65	68	71
57 years	10 132	66	71	74	77	59	63	65	68	56	60	63	65	54	58	60	62
58 years	9 864	57	61	63	65	51	55	56	58	50	53	54	56	48	51	52	54
59 years	9 571	48	51	53	54	44	46	48	49	43	45	46	48	41	44	45	46
60 years	9 253	40	42	43	44	37	38	39	40	36	37	38	39	35	36	37	38
61 years	8 909	32	33	33	34	29	30	31	32	29	30	30	31	28	29	30	30
62 years	8 540	23	24	24	25	22	23	23	23	22	22	23	23	21	22	22	22
63 years	8 146	15	16	16	16	15	15	15	15	15	15	15	15	14	15	15	15
64 years	7 726	8	8	8	8	7	7	7	8	7	7	7	7	7	7	7	7
4 Years or More																	
18 years	2 338	522	911	1 222	1 654	248	399	514	670	200	312	398	512	164	249	312	397
19 years	3 064	520	893	1 187	1 591	254	401	513	663	206	317	400	510	170	254	317	399
20 years	3 772	518	874	1 151	1 530	259	403	511	655	211	321	401	508	175	259	320	400
21 years	4 460	515	854	1 116	1 470	263	404	508	646	217	324	402	505	181	264	324	401
22 years	5 130	512	835	1 081	1 412	267	404	505	637	221	326	403	502	186	267	326	402
23 years	5 781	508	815	1 047	1 356	271	404	501	627	225	328	402	498	190	271	328	401
24 years	6 413	503	795	1 013	1 300	273	403	496	616	229	330	402	493	194	274	329	400
25 years	7 026	498	775	979	1 247	276	401	491	605	232	331	400	488	198	276	330	399
26 years	7 620	492	754	945	1 194	278	399	485	594	235	331	398	482	201	278	330	396
27 years	8 196	485	733	912	1 143	279	396	479	582	237	330	395	476	204	279	330	394
28 years	8 753	478	712	879	1 093	279	392	471	569	239	329	391	468	207	279	329	390
29 years	9 291	470	691	846	1 044	280	388	463	556	240	328	387	461	209	279	327	386
30 years	9 811	462	669	814	997	279	384	455	543	241	326	383	453	210	279	325	381
31 years	10 311	453	648	782	951	278	379	446	529	241	323	377	444	211	278	322	376
32 years	10 793	443	626	751	906	277	373	437	515	241	320	372	435	212	277	319	370
33 years	11 256	433	605	720	863	275	367	427	500	241	316	365	425	212	275	315	364
34 years	11 701	423	583	690	820	273	360	417	486	240	312	359	415	212	272	311	358
35 years	12 126	413	561	660	779	270	353	407	471	238	307	352	405	212	269	306	350
36 years	12 533	402	540	630	740	267	345	396	456	236	302	344	394	211	266	301	343
37 years	12 921	390	518	602	701	263	337	384	440	234	296	336	383	209	262	296	335
38 years	13 290	379	497	573	663	259	329	373	425	231	290	328	371	208	258	290	326
39 years	13 641	367	476	545	627	254	320	361	409	228	284	319	359	205	253	283	318
40 years	13 972	354	455	518	592	249	311	349	393	224	277	310	347	203	248	276	309
41 years	14 285	342	434	491	558	244	301	337	377	220	270	300	335	200	243	269	299
42 years	14 579	329	413	465	525	238	291	324	361	216	262	290	323	196	237	261	289
43 years	14 854	316	392	439	493	232	281	311	345	211	254	280	310	193	231	253	279
44 years	15 111	303	372	414	462	225	271	298	329	205	246	270	297	188	224	245	269
45 years	15 349	289	352	389	432	218	260	285	313	200	237	259	284	184	217	236	258
46 years	15 568	276	332	365	403	210	249	272	297	194	228	248	270	179	209	227	247
47 years	15 768	262	312	342	375	203	238	258	281	187	219	237	257	174	202	218	236
48 years	15 949	248	293	319	347	195	226	245	265	180	209	225	244	168	194	208	225
49 years	16 112	235	274	296	321	186	215	231	249	173	199	214	230	162	185	198	213
50 years	16 256	221	255	275	296	177	203	217	233	166	189	202	216	155	176	188	201
51 years	16 381	207	236	253	272	168	191	204	217	158	179	190	203	148	167	178	189
52 years	16 487	192	218	232	248	159	179	190	201	150	168	178	189	141	158	167	177
53 years	16 575	178	200	212	225	149	166	176	186	141	157	166	175	133	148	156	165
54 years	16 643	164	182	192	203	139	154	162	170	132	146	153	161	125	138	145	152
55 years	16 693	150	165	173	182	129	141	148	155	123	134	140	147	117	128	134	140
56 years	16 724	135	148	154	161	118	128	133	139	113	122	127	133	108	117	122	127
57 years	16 737	121	131	136	141	107	115	119	124	102	110	114	119	99	106	110	114
58 years	16 730	107	114	118	122	95	102	105	108	92	98	101	104	89	94	97	101
59 years	16 705	92	97	100	103	83	88	91	93	81	85	88	90	78	83	85	87
60 years	16 661	77	81	83	85	71	74	76	78	69	72	74	76	67	70	72	74
61 years	16 599	62	65	66	67	58	60	61	62	57	59	60	61	55	57	58	60
62 years	16 517	47	48	49	50	44	46	46	47	44	45	45	46	43	44	45	45
63 years	16 417	32	32	33	33	30	31	31	32	30	30	31	31	29	30	30	31
64 years	16 298	16	16	16	16	16	16	16	16	15	16	16	16	15	15	15	16

Table 9. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1968, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on ungrouped data]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
COLLEGE—Continued																	
4 Years																	
18 years	3 047	504	880	1 181	1 600	241	385	497	647	194	303	384	494	159	241	302	384
19 years	3 649	502	861	1 146	1 538	245	387	495	639	199	306	386	492	165	246	306	385
20 years	4 238	499	842	1 111	1 478	249	388	492	631	204	309	387	489	170	250	309	386
21 years	4 813	496	823	1 077	1 420	253	388	489	622	208	311	387	486	174	254	311	386
22 years	5 374	492	804	1 043	1 363	256	388	485	612	212	313	387	483	178	257	313	386
23 years	5 921	488	785	1 009	1 308	259	387	481	602	216	315	386	478	182	260	315	385
24 years	6 455	483	765	976	1 255	262	386	476	592	219	316	385	473	186	262	315	384
25 years	6 975	477	745	943	1 203	264	384	470	581	222	316	383	468	189	264	316	382
26 years	7 480	471	725	910	1 152	265	382	464	570	224	316	381	462	192	265	316	379
27 years	7 973	465	705	878	1 102	266	379	458	558	226	316	378	456	195	266	315	376
28 years	8 451	458	684	846	1 054	267	375	451	546	228	314	374	449	197	266	314	373
29 years	8 916	450	664	815	1 007	267	371	443	533	229	313	370	441	198	266	312	369
30 years	9 366	442	643	784	962	266	367	435	521	230	311	366	433	200	266	310	365
31 years	9 803	433	622	753	917	265	362	427	507	230	308	361	425	201	265	308	360
32 years	10 226	425	602	723	874	264	357	418	494	230	305	355	416	202	264	305	354
33 years	10 636	415	581	694	832	262	351	409	480	229	302	350	407	202	262	301	348
34 years	11 031	406	561	665	792	260	344	400	466	228	298	343	398	202	260	297	342
35 years	11 413	396	540	636	753	258	338	390	452	227	294	337	388	201	257	293	335
36 years	11 781	385	520	608	714	255	331	380	438	225	289	330	378	201	254	288	328
37 years	12 135	375	499	580	677	251	323	369	423	223	284	322	367	199	251	283	321
38 years	12 475	364	479	553	642	248	315	358	409	221	278	314	357	198	247	277	313
39 years	12 802	352	459	527	607	243	307	347	394	218	272	306	346	196	243	272	305
40 years	13 115	341	439	501	573	239	299	336	379	215	266	298	334	194	238	265	297
41 years	13 414	329	419	475	540	234	290	324	364	211	259	289	323	191	233	259	288
42 years	13 699	317	399	450	509	229	281	313	349	207	252	280	311	188	228	251	279
43 years	13 970	305	380	426	478	223	271	301	334	203	245	270	299	185	222	244	269
44 years	14 228	293	361	402	448	217	262	288	319	198	237	261	287	181	216	236	260
45 years	14 471	280	341	378	420	210	252	276	304	193	229	251	275	177	209	228	250
46 years	14 701	267	323	355	392	203	241	263	288	187	221	240	262	173	202	220	239
47 years	14 917	255	304	333	365	196	231	251	273	181	212	230	250	168	195	211	229
48 years	15 120	242	285	311	339	189	220	238	258	175	203	219	237	163	188	202	218
49 years	15 308	228	267	289	314	181	209	225	243	168	194	208	224	157	180	193	207
50 years	15 483	215	249	269	290	173	198	212	228	161	184	197	211	151	172	184	196
51 years	15 644	202	232	248	266	164	187	199	213	154	174	186	198	145	163	174	185
52 years	15 791	189	214	228	244	155	175	186	198	146	164	174	185	138	154	164	173
53 years	15 924	175	197	209	222	146	163	172	182	138	154	162	172	131	145	153	162
54 years	16 044	161	180	190	200	137	151	159	168	130	143	150	158	123	136	143	150
55 years	16 149	148	163	171	180	127	139	146	153	121	132	138	145	115	126	132	138
56 years	16 241	134	146	153	160	116	126	132	138	111	121	126	131	107	116	120	125
57 years	16 320	120	130	135	140	106	114	118	123	101	109	113	118	98	105	109	113
58 years	16 384	106	113	117	121	94	101	104	108	91	97	100	104	88	94	97	100
59 years	16 434	92	97	100	103	83	88	90	93	80	85	87	90	78	82	85	87
60 years	16 471	77	81	83	85	71	74	76	78	69	72	74	76	67	70	72	73
61 years	16 494	62	65	66	67	58	60	61	63	57	59	60	61	55	57	59	60
62 years	16 503	47	49	49	50	45	46	47	47	44	45	46	46	43	44	45	46
63 years	16 498	32	33	33	33	31	31	31	32	30	31	31	31	30	30	31	31
64 years	16 480	16	16	16	17	16	16	16	16	16	16	16	16	15	16	16	16
5 Years or More																	
18 years	1 454	542	947	1 270	1 717	256	414	534	697	206	324	413	532	168	257	324	412
19 years	2 329	542	929	1 234	1 653	263	417	534	690	213	329	416	531	175	264	329	415
20 years	3 179	540	910	1 198	1 590	269	420	532	682	220	334	419	530	182	270	334	417
21 years	4 005	538	891	1 162	1 528	275	421	530	674	226	338	420	528	188	275	338	419
22 years	4 806	535	871	1 126	1 469	279	422	527	665	231	341	421	525	194	280	341	420
23 years	5 582	532	851	1 091	1 410	284	423	524	655	236	344	422	521	199	284	344	420
24 years	6 333	527	830	1 056	1 354	287	422	519	645	241	346	421	517	204	287	346	420
25 years	7 060	522	809	1 021	1 298	290	421	514	633	244	347	420	512	208	290	347	418
26 years	7 762	516	788	986	1 243	292	419	508	622	248	348	418	506	212	292	347	416
27 years	8 439	509	766	952	1 190	294	416	501	609	250	348	415	499	216	294	347	413
28 years	9 091	501	744	917	1 138	295	413	494	596	252	347	411	492	218	295	346	410
29 years	9 718	493	722	883	1 088	295	408	486	583	254	345	407	484	221	295	345	406
30 years	10 321	485	700	850	1 038	295	404	477	569	255	343	402	475	222	294	342	401
31 years	10 899	475	677	817	990	294	398	468	554	255	340	397	466	224	293	340	396
32 years	11 452	465	655	784	944	292	392	458	539	255	337	391	456	224	292	336	389
33 years	11 980	455	632	751	898	290	385	448	524	254	333	384	446	225	290	332	383
34 years	12 484	444	609	719	854	288	378	437	509	253	328	377	435	224	287	328	376
35 years	12 962	433	586	688	811	285	371	426	493	251	323	369	424	224	284	322	368
36 years	13 416	421	564	657	769	281	362	415	477	249	318	361	413	223	280	317	360
37 years	13 845	409	541	626	728	277	354	403	460	247	311	352	401	221	276	311	351
38 years	14 250	396	518	596	689	272	345	390	444	243	305	343	388	219	271	304	342
39 years	14 629	383	496	567	651	267	335	378	427	240	298	334	376	216	266	297	333
40 years	14 984	370	473	538	614	261	325	364	410	236	290	324	363	213	261	289	323
41 years	15 314	356	451	510	578	255	315	351	393	231	282	314	350	210	254	282	312
42 years	15 619	343	429	482	543	249	304	338	376	226	274	303	336	206	248	273	302
43 years	15 900	329	407	455	510	242	293	324	359	220	265	292	322	202	241	264	291
44 years	16 155	315	385	428	477	235	282	310	342	215	256	281	308	197	234	255	280
45 years	16 386	300	364	402	445	227	270	296	324	208	247	269	294	192	226	246	268
46 years	16 592	286	343	377	415	219	258	281	307	202	237	257	280	186	218	236	256
47 years	16 773	271	322	352	385	210	246	267	290	194	227	245	266	180	209	226	244
48 years	16 930	256	302	328	357	201	234	253	273	187	216	233	251	174	200	215	232
49 years	17 062	242	281	304	330	192	221	238	256	179	205	220	237	167	191	205	220
50 years	17 169	227	262	282	303	183	209	223	239	171	195	208	222	160	182	194	207
51 years	17 251	212	242	259	278	173	196	209	223	162	183	195	208	153	172	183	194
52 years	17 308	197	223	237	253	163	183	194	206	154	172	182	193	145	162	171	181
53 years	17 341	182	204	216	229	152	170	179	189	144	160	169	178	137	151	160	168
54 years	17 348	167	186	196	206	142	157	165	173	135	148	156	164	128	141	148	155
55 years	17 332	152	167	176	184	131	143	150	157	125	136	143	149	119	130	136	142
56 years	17 290	137	149	156	163	119	130	135	141	114	124	129	134	109	119	123	129
57 years	17 223	122	132	137	142	108	116	120	125	104	111	116	120	100	107	111	115
58 years	17 132	107	115	119	123	96	102	106	109	92	99	102	105	89	95	98	101
59 years	17 016	92	98	101	103	84	88	91	93	81	86	88	90	78	83	85	88
60 years	16 875	77	81	83	85	71	74	76	78	69	72	74	76	67	70	72	74
61 years	16 709	62	64	66	67	58	60	61	62	56	59	60	61	55	57	58	59
62 years	16 519	47	48	49	50	44	45	46	47	43	45	45	46	42	44	44	45
63 years	16 303	31	32	32	33	30	31	31	31	30	30	30	31	29	30	30	30
64 years	16 063	16	16	16	16	15	15	16	16	15	15	15	15	15	15	15	15

Table 10. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1968, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**

[Based on grouped data]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
ELEMENTARY SCHOOL																	
Less Than 8 Years																	
18 years	2 479	196	323	422	558	102	154	193	245	85	125	154	192	72	103	125	154
19 years	2 692	194	315	408	535	103	154	191	240	86	125	153	190	73	103	125	153
20 years	2 896	192	307	394	512	104	153	189	236	87	125	152	188	74	104	125	152
21 years	3 092	189	298	381	491	104	152	186	231	88	125	151	185	75	104	125	151
22 years	3 280	186	290	367	470	104	151	184	226	89	125	150	183	76	105	124	150
23 years	3 461	183	282	354	449	105	149	181	221	89	124	149	180	77	105	124	148
24 years	3 633	180	273	341	430	104	147	178	216	89	123	147	177	77	104	123	147
25 years	3 797	177	265	328	410	104	146	174	211	89	122	145	174	78	104	122	145
26 years	3 954	174	256	316	392	104	144	171	206	89	121	143	170	78	104	121	143
27 years	4 102	170	248	303	373	103	141	167	200	89	120	141	167	78	103	120	140
28 years	4 243	166	239	291	356	102	139	164	195	89	118	138	163	78	102	118	138
29 years	4 376	162	231	279	338	101	136	160	189	88	117	136	159	78	101	117	135
30 years	4 500	158	222	267	322	100	134	156	183	88	115	133	155	77	100	115	133
31 years	4 617	154	214	255	306	99	131	152	177	87	113	130	151	77	99	113	130
32 years	4 726	150	206	244	290	97	128	148	172	86	111	127	147	76	97	111	127
33 years	4 827	145	198	232	275	96	125	143	166	85	109	124	143	76	96	108	124
34 years	4 919	141	189	221	260	94	121	139	160	84	106	121	138	75	94	106	120
35 years	5 004	136	181	211	246	92	118	134	154	82	104	117	134	74	92	103	117
36 years	5 081	132	173	200	232	90	114	130	148	81	101	114	129	73	90	101	114
37 years	5 150	127	165	190	219	88	111	125	142	79	98	110	124	71	88	98	110
38 years	5 211	122	157	180	206	86	107	120	136	77	95	107	120	70	86	95	106
39 years	5 264	117	150	170	194	84	103	116	130	76	93	103	115	69	83	92	103
40 years	5 309	113	142	160	182	81	100	111	124	74	89	99	110	67	81	89	99
41 years	5 346	108	135	151	170	79	96	106	118	71	86	95	106	65	78	86	95
42 years	5 376	103	127	142	159	76	92	101	112	69	83	91	101	64	76	83	91
43 years	5 397	98	120	133	149	73	88	97	106	67	80	87	96	62	73	80	87
44 years	5 410	93	113	125	138	70	84	92	101	65	76	83	91	60	70	76	83
45 years	5 415	88	106	117	129	68	80	87	95	62	73	79	86	58	67	73	79
46 years	5 413	83	99	109	119	65	76	82	89	60	70	75	82	55	64	69	75
47 years	5 402	78	93	101	110	62	72	77	84	57	66	71	77	53	61	66	71
48 years	5 384	74	86	93	101	58	67	73	78	54	63	67	72	51	58	62	67
49 years	5 357	69	80	86	93	55	63	68	73	52	59	63	68	48	55	59	63
50 years	5 323	64	74	79	85	52	59	63	68	49	55	59	63	46	52	55	59
51 years	5 280	60	68	72	77	49	55	59	62	46	52	55	58	43	49	52	55
52 years	5 230	55	62	66	70	46	51	54	57	43	48	51	54	41	45	48	51
53 years	5 172	50	56	59	63	42	47	50	52	40	44	47	49	38	42	44	47
54 years	5 105	46	51	53	56	39	43	45	47	37	41	43	45	35	39	41	43
55 years	5 031	41	45	48	50	36	39	41	43	34	37	39	41	33	35	37	39
56 years	4 949	37	40	42	44	32	35	36	38	31	33	35	36	30	32	33	35
57 years	4 859	33	35	37	38	29	31	32	33	28	30	31	32	27	29	30	31
58 years	4 761	28	30	31	32	25	27	28	29	25	26	27	28	24	25	26	27
59 years	4 655	24	26	26	27	22	23	24	24	21	22	23	24	21	22	22	23
60 years	4 541	20	21	22	22	18	19	20	20	18	19	19	20	17	18	19	19
61 years	4 419	16	17	17	17	15	15	16	16	15	15	15	16	14	15	15	15
62 years	4 289	12	12	12	13	11	12	12	12	11	11	12	12	11	11	11	11
63 years	4 151	8	8	8	8	8	8	8	8	7	8	8	8	7	7	8	8
64 years	4 005	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
8 Years																	
18 years	2 668	252	419	550	729	129	197	248	316	107	159	197	247	90	130	159	196
19 years	2 977	250	409	532	699	131	197	246	311	109	159	196	245	92	131	159	196
20 years	3 275	247	399	514	671	132	196	243	305	110	160	196	242	94	132	160	195
21 years	3 562	244	388	497	643	133	195	241	300	112	160	195	240	95	133	160	194
22 years	3 838	241	378	480	616	134	194	238	294	113	160	194	237	97	134	160	193
23 years	4 102	238	367	463	590	134	193	234	288	114	160	192	233	98	134	160	192
24 years	4 356	234	357	447	564	134	191	231	282	115	159	190	230	99	134	159	190
25 years	4 598	230	346	430	539	134	189	227	275	115	158	188	226	100	134	158	188
26 years	4 830	226	336	414	515	134	187	223	269	115	157	186	222	100	134	157	185
27 years	5 050	222	325	398	491	134	184	219	262	115	156	183	218	101	133	156	183
28 years	5 259	217	314	382	468	133	181	214	255	115	154	180	213	101	133	154	180
29 years	5 457	212	303	367	446	132	178	209	248	115	152	177	208	101	132	152	177
30 years	5 644	207	293	351	424	130	175	204	241	114	150	174	203	101	130	150	173
31 years	5 820	202	282	336	403	129	171	199	233	113	148	171	198	100	129	147	170
32 years	5 984	197	271	321	383	127	167	194	226	112	145	167	193	100	127	145	166
33 years	6 138	191	260	307	363	125	163	188	218	111	142	163	187	99	125	142	162
34 years	6 280	185	250	292	344	123	159	183	211	109	140	159	182	98	123	139	158
35 years	6 412	180	239	278	326	121	155	177	203	108	136	155	176	97	121	136	154
36 years	6 532	174	229	265	308	119	151	171	195	106	133	150	170	95	118	133	150
37 years	6 641	168	219	251	290	116	146	165	187	104	130	146	164	94	116	129	145
38 years	6 739	162	208	238	273	113	142	159	180	102	126	141	158	92	113	126	140
39 years	6 826	155	198	225	257	110	137	153	172	100	122	136	152	90	110	122	136
40 years	6 902	149	188	213	242	107	132	147	164	97	118	131	146	88	107	118	131
41 years	6 967	143	179	201	226	104	127	141	157	95	114	126	140	86	104	114	126
42 years	7 021	136	169	189	212	101	122	134	149	92	110	121	134	84	100	110	121
43 years	7 063	130	160	177	198	97	117	128	141	89	106	116	128	82	97	106	116
44 years	7 095	124	150	166	184	93	111	122	134	86	102	111	121	79	93	101	110
45 years	7 115	117	141	155	171	90	106	116	126	83	97	106	115	76	89	97	105
46 years	7 125	111	132	145	159	86	101	109	119	79	93	100	109	74	85	92	100
47 years	7 123	105	123	134	147	82	95	103	112	76	88	95	103	71	81	88	95
48 years	7 110	98	115	125	135	78	90	97	104	73	83	90	96	68	77	83	89
49 years	7 086	92	107	115	124	74	84	91	97	69	79	84	90	65	73	78	84
50 years	7 051	86	98	106	113	70	79	84	90	65	74	79	84	61	69	74	78
51 years	7 005	80	90	97	103	65	74	78	83	61	69	73	78	58	65	69	73
52 years	6 947	73	83	88	94	61	68	72	77	58	64	68	72	55	61	64	68
53 years	6 879	67	75	80	84	57	63	66	70	54	59	63	66	51	56	59	62
54 years	6 799	61	68	71	75	52	58	60	63	50	55	57	60	47	52	54	57
55 years	6 709	55	61	64	67	48	52	55	57	46	50	52	54	44	47	50	52
56 years	6 607	50	54	56	59	43	47	49	51	41	45	47	49	40	43	45	46
57 years	6 494	44	47	49	51	39	42	43	45	37	40	41	43	36	38	40	41
58 years	6 370	38	41	42	43	34	36	38	39	33	35	36	37	32	34	35	36
59 years	6 235	32	34	35	36	29	31	32	33	29	30	31	32	28	29	30	31
60 years	6 089	27	28	29	30	25	26	27	27	24	25	26	26	23	25	25	26
61 years	5 932	21	22	23	23	20	21	21	22	20	20	21	21	19	20	20	21
62 years	5 764	16	16	17	17	15	16	16	16	15	15	15	16	15	15	15	15
63 years	5 584	11	11	11	11	10	10	10	11	10	10	10	10	10	10	10	10
64 years	5 394	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5

Table 10. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1968, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
HIGH SCHOOL																	
1 to 3 Years																	
18 years	1 779	278	470	620	826	139	216	274	351	114	172	216	273	94	139	172	215
19 years	2 218	277	459	601	794	142	217	273	347	117	174	216	272	98	142	174	216
20 years	2 642	275	449	582	762	144	217	271	342	119	176	217	270	100	144	176	216
21 years	3 051	273	438	564	732	146	217	269	337	122	177	217	268	103	146	177	216
22 years	3 444	271	428	546	702	148	217	267	331	124	178	216	265	105	148	177	215
23 years	3 822	268	417	527	673	149	216	264	325	126	178	215	262	107	149	178	215
24 years	4 185	264	406	509	645	150	215	261	319	127	178	214	259	109	150	178	213
25 years	4 532	261	394	491	617	150	213	257	313	128	178	212	256	111	150	178	212
26 years	4 864	257	383	473	590	151	211	253	306	129	177	210	252	112	151	177	210
27 years	5 181	252	371	456	564	151	209	249	299	130	176	208	247	113	151	176	207
28 years	5 482	248	359	438	538	150	206	244	291	130	175	205	243	113	150	175	205
29 years	5 768	243	348	421	513	150	203	239	284	130	173	202	238	114	149	173	202
30 years	6 039	237	336	404	488	149	200	234	276	130	171	199	233	114	148	171	198
31 years	6 294	232	324	387	465	147	196	228	268	129	169	195	227	114	147	169	195
32 years	6 534	226	312	370	442	146	192	223	260	128	166	191	222	114	145	166	191
33 years	6 759	220	300	354	419	144	188	217	251	127	164	187	216	113	144	163	187
34 years	6 968	214	288	337	397	142	184	211	243	126	161	183	209	112	141	160	182
35 years	7 162	207	276	322	376	140	179	204	234	124	157	178	203	111	139	157	178
36 years	7 341	201	265	306	356	137	174	198	226	122	154	173	197	110	137	153	173
37 years	7 504	194	253	291	336	134	169	191	217	120	150	168	190	108	134	149	168
38 years	7 652	187	241	276	317	131	164	184	208	118	146	163	183	107	131	145	163
39 years	7 785	180	230	261	298	128	158	177	199	115	142	158	176	105	127	141	157
40 years	7 902	173	218	247	280	124	153	170	190	113	137	152	169	102	124	137	152
41 years	8 004	166	207	233	262	121	147	163	182	110	133	147	162	100	120	132	146
42 years	8 091	158	196	219	246	117	141	156	173	107	128	141	155	98	116	127	140
43 years	8 162	151	185	206	229	113	135	149	164	103	123	135	148	95	112	123	134
44 years	8 218	144	174	193	214	109	129	142	155	100	118	129	141	92	108	118	128
45 years	8 259	136	164	180	199	104	123	134	147	96	113	123	134	89	104	112	122
46 years	8 284	129	153	168	184	100	117	127	138	92	108	116	126	86	99	107	116
47 years	8 294	121	143	156	170	95	111	120	130	88	102	110	119	82	95	102	110
48 years	8 289	114	133	144	157	91	104	112	121	84	97	104	112	79	90	96	104
49 years	8 268	107	124	133	144	86	98	105	113	80	91	98	105	75	85	91	97
50 years	8 233	99	114	122	131	81	92	98	105	76	86	91	98	71	80	85	91
51 years	8 181	92	105	112	120	76	85	91	97	71	80	85	90	67	75	80	85
52 years	8 115	85	96	102	108	71	79	84	89	67	75	79	83	63	70	74	78
53 years	8 033	78	87	92	97	66	73	77	81	62	69	73	76	59	65	69	72
54 years	7 935	71	78	83	87	61	67	70	73	58	63	66	70	55	60	63	66
55 years	7 823	64	70	74	77	55	60	63	66	53	57	60	63	50	55	57	60
56 years	7 695	57	62	65	68	50	54	56	59	48	52	54	56	46	50	52	54
57 years	7 552	50	54	56	59	45	48	50	52	43	46	48	49	41	44	46	48
58 years	7 393	44	47	48	50	39	42	43	45	38	40	42	43	37	39	40	41
59 years	7 219	37	39	41	42	34	36	37	38	33	35	36	37	32	34	34	35
60 years	7 030	31	32	33	34	28	30	30	31	28	29	30	30	27	28	29	29
61 years	6 825	25	25	26	26	23	24	24	25	22	23	24	24	22	23	23	23
62 years	6 605	18	19	19	19	17	18	18	18	17	17	18	18	17	17	17	18
63 years	6 370	12	12	12	13	12	12	12	12	11	12	12	12	11	11	12	12
64 years	6 119	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
4 Years																	
18 years	2 703	336	563	742	987	170	262	331	423	139	209	261	329	116	170	209	260
19 years	3 185	333	551	719	948	172	262	329	417	142	211	261	327	119	173	211	260
20 years	3 649	331	538	696	910	175	262	326	410	145	212	261	324	122	175	212	260
21 years	4 097	328	525	674	873	176	261	323	404	148	213	261	322	125	177	213	260
22 years	4 528	324	511	651	837	178	260	320	397	150	214	260	318	128	178	214	259
23 years	4 942	321	498	629	802	179	259	316	389	152	214	258	314	130	179	214	257
24 years	5 339	316	484	607	768	180	257	312	381	153	214	256	310	132	180	213	256
25 years	5 719	312	470	585	735	180	255	307	373	154	213	254	306	133	180	213	253
26 years	6 082	306	456	564	702	181	252	302	365	155	212	251	300	134	180	212	251
27 years	6 429	301	442	542	671	180	249	297	356	155	211	248	295	135	180	210	247
28 years	6 758	295	428	521	640	180	246	291	347	155	209	245	289	136	179	208	244
29 years	7 071	289	414	500	610	178	242	285	338	155	207	241	283	136	178	206	240
30 years	7 366	282	399	480	580	177	238	278	328	155	204	237	277	136	177	204	236
31 years	7 645	276	385	460	552	175	233	272	318	154	201	232	270	136	175	201	232
32 years	7 906	268	371	440	524	173	228	265	308	153	198	228	263	135	173	198	227
33 years	8 151	261	356	420	498	171	223	257	298	151	194	223	256	134	171	194	222
34 years	8 379	254	342	401	472	168	218	250	288	149	191	217	249	133	168	190	216
35 years	8 590	246	328	382	446	166	212	242	278	147	187	212	241	132	165	186	211
36 years	8 784	238	314	363	422	162	206	234	268	145	182	206	233	130	162	182	205
37 years	8 961	230	300	345	398	159	200	227	257	142	178	200	225	128	158	177	199
38 years	9 121	222	286	327	375	155	194	218	247	140	173	193	217	126	155	172	193
39 years	9 264	213	272	310	353	151	188	210	236	137	168	187	209	124	151	167	186
40 years	9 391	205	259	293	332	147	181	202	226	133	163	180	201	121	147	162	180
41 years	9 500	196	246	276	311	143	174	193	215	130	157	174	192	119	142	157	173
42 years	9 592	188	232	260	291	138	167	185	205	126	151	167	184	116	138	151	166
43 years	9 668	179	219	244	272	134	160	176	194	122	146	160	175	112	133	145	159
44 years	9 727	170	207	229	253	129	153	168	184	118	140	153	167	109	128	139	152
45 years	9 768	161	194	214	236	123	146	159	174	114	134	145	158	105	123	133	145
46 years	9 793	153	182	199	218	118	139	150	164	109	127	138	150	101	118	127	137
47 years	9 801	144	170	185	202	113	131	142	154	105	121	131	141	97	112	121	130
48 years	9 792	135	158	171	186	107	124	133	144	100	115	123	133	93	107	114	123
49 years	9 766	127	147	158	171	102	116	125	134	95	108	116	124	89	101	108	115
50 years	9 723	118	135	145	156	96	109	116	124	90	102	108	116	84	95	101	108
51 years	9 663	109	124	133	142	90	101	108	115	85	95	101	107	80	89	95	101
52 years	9 586	101	114	121	129	84	94	99	105	79	88	94	99	75	83	88	93
53 years	9 493	93	103	109	116	78	87	91	96	74	82	86	91	70	77	81	86
54 years	9 382	84	93	98	103	72	79	83	87	68	75	79	83	65	71	75	78
55 years	9 255	76	83	87	92	66	72	75	78	63	68	71	75	60	65	68	71
56 years	9 110	68	74	77	80	59	64	67	70	57	62	64	67	55	59	61	64
57 years	8 949	60	65	67	70	53	57	59	61	51	55	57	59	49	53	55	57
58 years	8 770	52	56	58	60	47	50	51	53	45	48	50	51	44	46	48	49
59 years	8 575	44	47	48	50	40	43	44	45	39	41	42	44	38	40	41	42
60 years	8 363	37	39	40	41	34	35	36	37	33	35	35	36	32	34	34	35
61 years	8 134	29	30	31	32	27	28	29	29	27	28	28	29	26	27	28	28
62 years	7 888	22	23	23	23	21	21	22	22	20	21	21	21	20	20	21	21
63 years	7 625	15	15	15	15	14	14	14	14	14	14	14	14	13	14	14	14
64 years	7 345	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7

Table 10. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1968, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
COLLEGE																	
1 to 3 Years																	
18 years	1 039	378	644	853	1 140	185	291	372	480	150	231	291	370	123	185	230	290
19 years	1 761	377	631	829	1 097	189	294	372	475	155	234	293	370	128	190	234	292
20 years	2 458	376	618	804	1 055	194	295	371	469	160	238	295	369	133	194	238	294
21 years	3 129	374	605	780	1 014	197	296	369	463	164	240	296	367	138	198	240	295
22 years	3 776	372	591	756	974	201	297	367	457	168	243	296	365	142	201	242	295
23 years	4 398	369	577	731	935	203	297	364	450	171	244	296	362	146	203	244	295
24 years	4 994	365	562	707	896	205	296	360	442	174	245	295	358	149	205	245	294
25 years	5 565	361	548	683	858	207	294	356	434	176	245	293	354	151	207	245	293
26 years	6 111	356	532	659	822	208	292	351	425	178	245	291	349	154	208	245	291
27 years	6 632	351	517	635	785	209	290	346	415	179	244	289	344	156	208	244	288
28 years	7 128	345	501	611	750	209	287	340	406	180	243	286	338	157	208	243	285
29 years	7 599	338	485	587	716	208	283	333	396	181	241	282	332	158	208	241	281
30 years	8 044	331	469	564	682	207	279	326	385	181	239	278	325	159	207	238	277
31 years	8 464	324	453	541	649	206	274	319	374	180	236	273	318	159	205	236	272
32 years	8 859	316	437	518	617	204	269	312	363	179	233	268	310	159	204	232	267
33 years	9 229	308	420	495	586	202	263	303	352	178	229	262	302	158	201	229	261
34 years	9 574	300	404	473	556	199	257	295	340	176	225	256	294	157	198	225	256
35 years	9 894	291	387	450	527	196	251	286	328	174	221	250	285	156	195	220	249
36 years	10 189	282	371	429	498	192	244	277	316	172	216	244	276	154	192	215	243
37 years	10 458	272	355	408	470	189	237	268	304	169	211	237	267	152	188	210	236
38 years	10 702	263	338	387	443	184	230	259	292	166	205	229	258	150	184	204	228
39 years	10 921	253	322	366	417	180	223	249	280	162	199	222	248	147	179	199	221
40 years	11 115	243	306	346	392	175	215	239	267	159	193	214	238	144	174	192	213
41 years	11 284	233	291	326	368	170	207	229	255	154	187	206	228	141	169	186	205
42 years	11 428	222	275	307	344	164	199	219	243	150	180	198	218	137	164	179	197
43 years	11 546	212	260	288	321	159	190	209	230	145	173	189	208	134	158	172	189
44 years	11 640	202	244	270	299	153	182	199	218	140	166	181	198	129	152	165	180
45 years	11 708	191	229	252	278	147	173	188	206	135	159	172	187	125	146	158	171
46 years	11 751	181	215	235	257	140	164	178	193	130	151	163	177	120	139	151	163
47 years	11 769	170	200	218	238	134	155	168	181	124	143	155	167	116	133	143	154
48 years	11 762	160	186	202	219	127	146	157	169	118	136	146	157	110	126	135	145
49 years	11 729	149	173	186	200	120	137	147	158	112	128	137	146	105	119	127	136
50 years	11 672	139	159	171	183	113	128	137	146	106	120	128	136	100	112	119	127
51 years	11 589	129	146	156	166	106	119	127	135	100	112	119	126	94	105	112	118
52 years	11 481	118	133	141	150	99	110	117	123	93	104	110	116	88	98	104	109
53 years	11 348	108	121	128	135	91	101	107	112	87	96	101	106	82	91	95	100
54 years	11 190	98	109	114	120	84	92	97	102	80	88	92	96	76	83	87	92
55 years	11 007	89	97	102	107	77	84	87	91	73	80	83	87	70	76	79	83
56 years	10 798	79	86	89	93	69	75	78	81	66	72	74	77	64	69	71	74
57 years	10 565	69	75	78	81	62	66	68	71	59	64	66	68	57	61	63	65
58 years	10 306	60	64	66	69	54	57	59	61	52	55	57	59	50	54	55	57
59 years	10 022	51	54	56	57	46	49	50	52	45	47	49	50	44	46	47	49
60 years	9 713	42	44	45	46	39	41	42	42	38	39	40	41	37	38	39	40
61 years	9 379	33	35	35	36	31	32	33	33	30	32	32	33	30	31	31	32
62 years	9 020	25	25	26	26	23	24	24	25	23	24	24	24	23	23	24	24
63 years	8 635	16	17	17	17	16	16	16	16	15	16	16	16	15	15	16	16
64 years	8 226	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
4 Years or More																	
18 years	2 407	515	892	1 192	1 606	248	395	508	659	201	311	394	505	165	249	311	393
19 years	3 171	514	874	1 156	1 544	254	398	506	652	207	316	397	504	171	254	315	396
20 years	3 912	512	855	1 122	1 485	259	399	504	643	212	319	398	502	177	259	319	397
21 years	4 631	509	836	1 087	1 426	263	400	501	635	217	322	399	499	182	263	322	398
22 years	5 328	505	817	1 053	1 370	267	400	498	625	222	325	399	495	187	267	324	398
23 years	6 004	501	797	1 019	1 315	270	400	493	615	226	326	398	491	191	270	326	397
24 years	6 657	496	777	986	1 261	273	398	489	605	229	327	397	486	195	273	327	396
25 years	7 288	490	757	952	1 208	275	396	483	594	232	328	395	481	199	275	328	394
26 years	7 897	484	736	919	1 157	276	394	477	582	235	328	393	474	202	276	327	391
27 years	8 483	477	715	886	1 107	277	391	470	570	237	327	389	468	204	277	327	388
28 years	9 048	469	694	854	1 058	277	387	462	557	238	326	386	460	206	277	325	384
29 years	9 591	461	673	822	1 010	277	382	454	544	239	324	381	452	208	277	323	380
30 years	10 111	452	651	790	964	276	377	446	530	239	321	376	444	209	276	321	375
31 years	10 610	443	630	758	919	275	372	437	516	239	318	371	435	210	275	318	369
32 years	11 086	433	608	727	875	273	366	427	502	239	315	365	425	210	273	314	363
33 years	11 541	423	587	697	832	271	359	417	487	238	311	358	415	210	271	310	357
34 years	11 973	413	565	667	791	268	352	407	472	236	306	351	405	210	268	305	350
35 years	12 383	402	544	637	750	265	345	396	457	234	301	343	394	209	265	300	342
36 years	12 772	391	522	608	711	262	337	385	442	232	295	335	383	207	261	295	334
37 years	13 138	379	501	580	674	257	328	373	426	229	289	327	372	206	257	289	326
38 years	13 482	367	480	552	637	253	320	362	411	226	283	318	360	204	252	282	317
39 years	13 804	355	458	524	601	248	310	350	395	223	276	309	348	201	247	275	308
40 years	14 103	342	437	497	567	242	301	337	379	218	269	300	336	198	241	268	299
41 years	14 381	330	417	471	533	237	291	325	363	214	261	290	323	195	236	261	289
42 years	14 637	317	396	445	501	230	281	312	347	209	253	280	310	191	229	253	279
43 years	14 871	304	376	419	470	224	271	299	331	204	245	270	298	187	223	244	269
44 years	15 082	290	355	395	439	217	260	286	315	198	236	259	285	182	216	236	258
45 years	15 272	277	336	371	410	209	249	273	299	192	227	248	271	177	208	227	247
46 years	15 439	263	316	347	382	202	238	259	283	186	218	237	258	172	201	218	236
47 years	15 585	250	297	324	355	194	227	246	267	179	209	226	245	166	193	208	225
48 years	15 708	236	278	302	328	186	215	232	251	172	199	214	231	160	185	198	214
49 years	15 809	222	259	280	303	177	204	219	236	165	189	203	218	154	176	188	202
50 years	15 888	208	240	259	279	168	192	205	220	157	179	191	204	147	167	178	190
51 years	15 945	195	222	238	255	159	180	192	205	149	169	179	191	140	158	168	179
52 years	15 980	181	205	218	232	150	168	178	189	141	158	167	177	133	149	157	167
53 years	15 993	167	187	198	210	140	156	165	174	132	147	155	164	126	139	147	155
54 years	15 984	153	170	179	189	130	144	151	159	124	136	143	150	117	129	136	142
55 years	15 953	139	153	161	169	120	131	137	144	114	125	131	137	109	119	124	130
56 years	15 900	126	137	143	149	110	119	124	129	105	114	118	123	100	109	113	118
57 years	15 824	112	121	126	131	99	106	110	114	95	102	106	110	91	98	102	105
58 years	15 727	98	105	109	112	88	94	97	100	85	90	93	96	82	87	90	93
59 years	15 607	84	89	92	95	76	81	83	86	74	78	81	83	72	76	78	80
60 years	15 466	71	74	76	78	65	68	70	71	63	66	68	69	61	64	66	67
61 years	15 302	57	59	60	61	53	55	56	57	52	54	55	56	50	52	53	54
62 years	15 116	43	44	45	45	40	42	42	43	40	41	41	42	39	40	41	41
63 years	14 908	29	29	30	30	27	28	28	29	27	28	28	28	27	27	27	28
64 years	14 678	14	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14

Table 10. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1968, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
COLLEGE—Continued																	
4 Years																	
18 years	2 645	489	840	1 117	1 500	239	377	482	623	194	298	376	480	160	239	298	375
19 years	3 378	488	822	1 084	1 442	244	379	480	616	199	302	378	478	166	244	302	377
20 years	4 088	485	804	1 051	1 386	248	380	478	608	204	305	379	476	171	249	305	378
21 years	4 776	482	786	1 018	1 331	252	380	475	599	209	308	379	473	176	252	307	378
22 years	5 441	478	767	986	1 278	255	380	471	590	213	310	379	469	180	256	309	378
23 years	6 083	474	748	954	1 226	258	379	467	580	217	311	378	464	184	258	311	377
24 years	6 703	469	729	922	1 175	260	378	462	570	220	312	377	459	187	260	311	376
25 years	7 300	463	710	890	1 126	262	376	456	559	222	312	374	454	190	262	311	373
26 years	7 874	456	690	859	1 077	263	373	450	547	224	311	372	448	193	263	311	370
27 years	8 426	449	670	828	1 030	263	369	443	535	226	310	368	441	195	263	310	367
28 years	8 955	442	650	797	984	263	365	435	523	227	308	364	433	197	263	308	363
29 years	9 461	434	629	766	939	263	361	427	510	227	306	360	425	198	263	306	358
30 years	9 945	425	609	736	896	262	356	419	497	227	303	354	417	199	262	303	353
31 years	10 406	416	588	706	853	260	350	410	483	227	300	349	408	200	260	300	348
32 years	10 844	406	567	677	812	258	344	400	469	226	296	343	399	200	258	296	341
33 years	11 260	396	547	648	772	256	337	391	455	225	292	336	389	199	255	292	335
34 years	11 653	386	526	619	733	253	330	380	441	223	287	329	379	198	252	287	328
35 years	12 023	375	506	591	695	249	323	370	426	221	282	322	368	197	249	282	320
36 years	12 371	364	485	564	658	246	315	359	412	218	277	314	357	195	245	276	313
37 years	12 696	353	465	537	623	241	307	348	397	215	271	305	346	193	241	270	304
38 years	12 999	342	445	510	588	237	298	337	382	212	264	297	335	191	236	264	296
39 years	13 278	330	424	484	555	231	289	325	367	208	257	288	323	188	231	257	287
40 years	13 535	318	405	459	522	226	280	313	351	204	250	279	311	185	225	250	278
41 years	13 770	305	385	434	491	220	270	301	336	200	243	269	299	182	219	242	268
42 years	13 981	293	365	410	461	214	261	289	321	195	235	259	287	178	213	234	259
43 years	14 171	280	346	386	432	208	250	276	306	189	227	249	275	174	207	226	249
44 years	14 337	268	327	363	403	201	240	264	290	184	219	239	263	169	200	218	238
45 years	14 481	255	308	340	376	194	230	251	275	178	210	229	250	164	193	209	228
46 years	14 602	242	290	318	350	186	219	238	260	172	201	218	237	159	185	200	217
47 years	14 700	229	272	296	324	178	208	226	245	165	192	207	225	153	177	191	207
48 years	14 776	216	254	276	300	170	197	213	230	158	183	197	212	148	169	182	196
49 years	14 829	203	236	255	276	162	186	200	215	151	173	186	199	141	161	173	185
50 years	14 860	190	219	235	253	154	175	187	201	144	164	175	187	135	153	163	174
51 years	14 867	177	202	216	232	145	164	175	186	136	154	163	174	128	144	153	163
52 years	14 852	164	186	198	210	136	153	162	172	128	144	152	161	121	135	143	151
53 years	14 815	151	170	180	190	127	141	149	158	120	134	141	149	114	126	133	140
54 years	14 755	139	154	162	171	118	130	137	144	112	123	129	136	107	117	123	129
55 years	14 672	126	138	145	152	108	119	124	130	103	113	118	123	99	108	112	117
56 years	14 566	113	123	129	134	99	107	111	116	94	102	107	111	91	98	102	106
57 years	14 438	101	108	113	117	89	95	99	103	85	92	95	99	82	88	91	95
58 years	14 287	88	94	97	100	79	84	87	89	76	81	84	86	73	78	81	83
59 years	14 114	75	80	82	85	68	72	74	76	66	70	72	74	64	68	70	72
60 years	13 917	63	66	68	69	58	60	62	63	56	59	60	62	55	57	59	60
61 years	13 699	50	52	53	54	47	49	50	51	46	48	48	49	45	46	47	48
62 years	13 457	38	39	40	40	36	37	37	38	35	36	37	37	34	35	36	36
63 years	13 193	25	26	26	26	24	25	25	25	24	24	25	25	24	24	24	24
64 years	12 906	13	13	13	13	12	12	12	13	12	12	12	12	12	12	12	12
5 Years or More																	
18 years	2 047	544	951	1 276	1 726	258	416	536	700	208	326	415	534	170	259	326	414
19 years	2 851	543	932	1 239	1 661	264	418	535	692	214	331	417	533	176	265	330	416
20 years	3 634	541	913	1 202	1 597	270	420	533	684	221	335	419	531	183	271	335	418
21 years	4 395	539	893	1 166	1 535	275	422	531	675	226	338	421	528	189	275	338	420
22 years	5 135	536	873	1 130	1 475	279	422	528	666	231	341	421	525	194	280	341	420
23 years	5 853	531	852	1 094	1 416	283	422	524	656	236	344	421	521	199	283	343	420
24 years	6 549	527	831	1 059	1 358	286	422	519	645	240	345	420	516	204	287	345	419
25 years	7 224	521	810	1 023	1 302	289	420	514	633	244	346	419	511	208	289	346	418
26 years	7 877	515	789	988	1 248	291	418	507	621	247	347	417	505	211	291	346	415
27 years	8 509	508	767	954	1 194	292	415	501	609	249	346	414	498	214	292	346	412
28 years	9 119	501	745	919	1 142	293	411	493	596	251	345	410	491	217	293	345	409
29 years	9 707	492	723	885	1 091	293	407	485	582	252	344	406	483	219	293	343	405
30 years	10 274	484	700	851	1 042	293	402	477	568	253	342	401	474	221	293	341	400
31 years	10 819	474	678	818	994	292	397	467	554	254	339	396	465	222	292	338	394
32 years	11 343	464	655	785	947	291	391	458	539	253	335	390	455	223	290	335	388
33 years	11 845	454	633	753	901	289	384	447	524	253	332	383	445	223	288	331	382
34 years	12 325	443	610	721	857	286	377	437	509	252	327	376	435	223	286	326	375
35 years	12 784	432	587	690	814	283	370	426	493	250	322	369	424	222	283	321	367
36 years	13 221	421	565	659	772	280	362	414	477	248	317	361	412	221	279	316	359
37 years	13 637	409	542	629	732	276	353	403	461	245	311	352	401	220	275	310	351
38 years	14 031	396	520	599	693	271	344	390	444	242	304	343	389	218	271	304	342
39 years	14 404	384	497	570	655	267	335	378	428	239	297	334	376	215	266	297	333
40 years	14 755	371	475	541	618	261	325	365	411	235	290	324	363	213	260	289	323
41 years	15 084	357	453	513	582	255	315	352	394	231	282	314	350	209	254	282	313
42 years	15 392	344	431	485	547	249	305	339	378	226	274	304	337	206	248	274	302
43 years	15 678	330	410	458	514	242	294	325	361	221	266	293	324	202	241	265	292
44 years	15 942	316	388	432	481	235	283	311	344	215	257	282	310	197	234	256	281
45 years	16 185	302	367	406	450	228	272	298	327	209	248	270	296	192	227	247	269
46 years	16 406	288	346	380	419	220	260	283	310	202	238	259	282	187	219	237	258
47 years	16 606	273	325	356	390	212	248	269	293	196	228	247	268	181	210	227	246
48 years	16 784	259	305	332	361	203	236	255	276	188	218	235	254	175	202	217	234
49 years	16 941	244	285	308	334	194	224	241	259	181	207	223	239	169	193	207	222
50 years	17 076	229	265	285	307	185	211	226	242	173	197	210	225	162	184	196	209
51 years	17 189	215	246	263	282	175	198	212	226	164	186	198	211	154	174	185	197
52 years	17 281	200	226	241	257	165	186	197	209	156	174	185	196	147	164	174	184
53 years	17 351	185	208	220	233	155	173	182	193	146	163	172	181	139	154	162	171
54 years	17 400	170	189	199	210	144	159	168	176	137	151	159	167	130	143	150	158
55 years	17 427	155	171	179	188	133	146	153	160	127	139	145	152	121	132	138	145
56 years	17 432	140	153	160	167	122	132	138	144	117	127	132	137	112	121	126	131
57 years	17 416	125	135	140	146	110	119	123	128	106	114	118	123	102	109	113	118
58 years	17 378	110	118	122	126	98	105	108	112	95	101	104	108	91	97	101	104
59 years	17 319	95	100	103	106	86	91	93	96	83	88	90	93	81	85	87	90
60 years	17 238	79	83	85	87	73	76	78	80	71	74	76	78	69	72	74	76
61 years	17 135	64	67	68	69	60	62	63	64	58	60	62	63	57	59	60	61
62 years	17 011	48	50	51	51	46	47	48	48	45	46	47	47	44	45	46	47
63 years	16 865	33	33	33	34	31	32	32	32	31	31	32	32	30	31	31	31
64 years	16 698	16	17	17	17	16	16	16	16	16	16	16	16	16	16	16	16

Table 11. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1967, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**

[Based on ungrouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
ELEMENTARY SCHOOL																	
Less Than 8 Years																	
18 years	2 378	179	295	385	508	94	142	177	224	78	115	141	176	66	94	114	141
19 years	2 564	177	287	372	487	95	141	175	220	79	115	140	174	67	95	115	140
20 years	2 742	175	280	359	467	95	140	173	215	80	115	139	172	68	95	114	139
21 years	2 913	173	272	347	447	96	139	170	211	81	114	138	169	69	96	114	138
22 years	3 078	170	264	335	428	96	138	168	207	81	114	137	167	70	96	114	137
23 years	3 235	167	257	323	409	96	136	165	202	82	113	136	164	70	96	113	135
24 years	3 385	165	249	311	391	95	135	162	197	82	113	134	161	71	95	112	134
25 years	3 529	161	241	299	373	95	133	159	192	82	112	132	158	71	95	112	132
26 years	3 665	158	233	287	356	95	131	156	187	82	111	130	155	71	95	110	130
27 years	3 794	155	226	276	340	94	129	153	182	81	109	128	152	71	94	109	128
28 years	3 916	151	218	264	324	93	127	149	177	81	108	126	148	71	93	108	126
29 years	4 031	148	210	253	308	92	124	146	172	81	106	124	145	71	92	106	123
30 years	4 140	144	202	243	293	91	122	142	167	80	105	121	141	71	91	105	121
31 years	4 241	140	195	232	278	90	119	138	161	79	103	119	137	70	90	103	118
32 years	4 335	136	187	221	264	89	116	134	156	78	101	116	134	70	88	101	115
33 years	4 422	132	180	211	250	87	113	130	151	77	99	113	130	69	87	99	112
34 years	4 502	128	172	201	236	86	110	126	145	76	97	110	126	68	85	96	109
35 years	4 575	124	165	191	223	84	107	122	140	75	94	107	121	67	84	94	106
36 years	4 641	120	157	182	211	82	104	118	134	73	92	104	117	66	82	92	103
37 years	4 700	115	150	172	199	80	101	114	129	72	89	100	113	65	80	89	100
38 years	4 752	111	143	163	187	78	97	109	123	70	87	97	109	64	78	87	97
39 years	4 797	107	136	154	176	76	94	105	118	69	84	94	105	62	76	84	93
40 years	4 835	102	129	146	165	74	90	101	113	67	81	90	100	61	73	81	90
41 years	4 866	98	122	137	155	71	87	96	107	65	78	87	96	59	71	78	86
42 years	4 890	93	116	129	145	69	83	92	102	63	75	83	92	58	69	75	83
43 years	4 907	89	109	121	135	66	80	88	97	61	72	79	87	56	66	72	79
44 years	4 917	84	103	113	126	64	76	83	91	59	69	76	83	54	64	69	75
45 years	4 920	80	96	106	117	61	72	79	86	57	66	72	78	52	61	66	72
46 years	4 916	76	90	99	108	59	69	75	81	54	63	68	74	50	58	63	68
47 years	4 905	71	84	92	100	56	65	70	76	52	60	65	70	48	56	60	64
48 years	4 887	67	78	85	92	53	61	66	71	49	57	61	66	46	53	57	61
49 years	4 862	63	72	78	84	50	57	62	66	47	54	57	61	44	50	53	57
50 years	4 829	58	67	72	77	47	54	57	61	44	50	54	57	42	47	50	53
51 years	4 790	54	61	66	70	44	50	53	57	42	47	50	53	39	44	47	50
52 years	4 744	50	56	60	63	41	46	49	52	39	44	46	49	37	41	44	46
53 years	4 691	46	51	54	57	38	43	45	47	36	40	42	45	35	38	40	42
54 years	4 630	42	46	48	51	35	39	41	43	34	37	39	41	32	35	37	39
55 years	4 563	38	41	43	45	32	35	37	39	31	34	35	37	30	32	34	35
56 years	4 489	34	36	38	40	29	32	33	34	28	30	32	33	27	29	30	31
57 years	4 408	30	32	33	34	26	28	29	30	25	27	28	29	24	26	27	28
58 years	4 319	26	28	28	29	23	25	25	26	22	24	24	25	22	23	24	24
59 years	4 224	22	23	24	25	20	21	22	22	19	20	21	22	19	20	20	21
60 years	4 122	18	19	20	20	17	18	18	18	16	17	17	18	16	17	17	17
61 years	4 012	14	15	15	16	13	14	14	15	13	14	14	14	13	13	14	14
62 years	3 896	11	11	11	11	10	11	11	11	10	10	10	11	10	10	10	10
63 years	3 773	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
64 years	3 642	4	4	4	4	3	4	4	4	3	3	3	4	3	3	3	3
8 Years																	
18 years	2 266	235	394	519	691	120	184	232	296	99	147	183	231	82	120	147	183
19 years	2 561	233	385	503	663	121	184	230	292	100	148	183	229	84	121	148	183
20 years	2 846	231	376	487	636	122	183	228	287	102	149	183	227	86	123	149	182
21 years	3 121	229	366	471	610	123	182	226	282	103	149	182	224	88	124	149	181
22 years	3 386	226	357	455	585	124	182	223	277	105	149	181	222	89	124	149	180
23 years	3 641	223	347	439	560	125	180	220	271	106	149	180	219	91	125	149	179
24 years	3 886	220	337	423	536	125	179	217	266	107	149	178	216	92	125	149	178
25 years	4 121	217	328	408	513	125	177	214	260	107	148	177	212	93	125	148	176
26 years	4 345	213	318	393	490	125	175	210	254	107	147	175	209	93	125	147	174
27 years	4 559	209	308	378	468	125	173	206	247	108	146	172	205	94	125	146	172
28 years	4 764	205	298	363	446	124	170	202	241	108	145	170	201	94	124	144	169
29 years	4 958	200	288	349	425	124	168	198	234	107	143	167	197	94	123	143	167
30 years	5 142	196	278	334	405	123	165	193	228	107	141	164	192	94	122	141	164
31 years	5 316	191	268	320	385	121	162	188	221	106	139	161	187	94	121	139	160
32 years	5 480	186	258	306	366	120	158	184	214	105	137	158	183	93	120	137	157
33 years	5 634	181	248	292	347	118	155	179	207	104	135	154	178	93	118	134	154
34 years	5 778	176	238	279	329	117	151	173	200	103	132	150	173	92	116	132	150
35 years	5 911	171	228	266	311	115	147	168	193	102	129	147	167	91	114	129	146
36 years	6 035	165	218	253	294	112	143	163	186	100	126	143	162	90	112	126	142
37 years	6 148	160	209	240	278	110	139	157	179	99	123	138	157	89	110	123	138
38 years	6 251	154	199	228	262	108	135	152	172	97	120	134	151	87	107	119	134
39 years	6 345	148	190	216	247	105	130	146	164	95	116	130	145	86	105	116	129
40 years	6 428	142	181	204	232	102	126	140	157	92	113	125	140	84	102	112	125
41 years	6 501	137	171	193	218	99	121	135	150	90	109	121	134	82	99	109	120
42 years	6 564	131	162	182	204	96	116	129	143	88	105	116	128	80	96	105	116
43 years	6 616	125	153	171	191	93	112	123	136	85	101	111	122	78	92	101	111
44 years	6 659	119	145	160	178	90	107	117	129	82	97	106	116	76	89	97	106
45 years	6 692	113	136	150	165	86	102	111	122	79	93	101	111	73	86	93	101
46 years	6 714	107	128	140	153	83	97	105	115	76	89	96	105	71	82	89	96
47 years	6 727	101	119	130	142	79	92	99	108	73	85	91	99	68	78	84	91
48 years	6 729	95	111	121	131	75	87	94	101	70	80	86	93	65	75	80	86
49 years	6 721	89	103	111	120	71	82	88	94	67	76	81	87	62	71	76	81
50 years	6 703	83	95	103	110	67	77	82	88	63	72	76	81	59	67	71	76
51 years	6 675	77	88	94	100	63	72	76	81	60	67	71	76	56	63	67	71
52 years	6 637	71	81	86	91	59	66	70	75	56	62	66	70	53	59	62	66
53 years	6 589	66	73	78	82	55	61	65	68	52	58	61	64	50	55	58	61
54 years	6 531	60	66	70	74	51	56	59	62	48	53	56	59	46	51	53	56
55 years	6 462	54	59	62	65	47	51	53	56	45	49	51	53	43	46	48	51
56 years	6 384	49	53	55	58	42	46	48	50	41	44	46	48	39	42	44	46
57 years	6 295	43	46	48	50	38	41	42	44	37	39	41	42	35	38	39	40
58 years	6 196	37	40	41	43	34	36	37	38	32	35	36	37	31	33	34	35
59 years	6 087	32	34	35	36	29	31	32	32	28	30	31	31	27	29	30	30
60 years	5 969	27	28	29	29	24	26	26	27	24	25	26	26	23	24	25	25
61 years	5 840	21	22	23	23	20	21	21	21	19	20	20	21	19	20	20	20
62 years	5 700	16	16	17	17	15	15	16	16	15	15	15	16	14	15	15	15
63 years	5 551	11	11	11	11	10	10	10	11	10	10	10	10	10	10	10	10
64 years	5 392	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5

Table 11. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1967, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on ungrouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent
HIGH SCHOOL																	
1 to 3 Years																	
18 years	1 699	261	439	580	772	130	203	257	329	107	162	202	256	89	131	161	202
19 years	2 109	259	430	562	742	133	203	256	325	110	163	203	254	92	133	163	202
20 years	2 505	258	420	545	713	135	203	254	320	112	165	203	253	94	135	165	202
21 years	2 886	256	410	527	684	137	203	252	315	114	166	203	251	97	137	166	202
22 years	3 253	253	400	510	656	138	203	250	310	116	167	202	248	99	138	166	202
23 years	3 606	251	390	493	629	140	202	247	305	118	167	202	246	101	140	167	201
24 years	3 944	248	379	476	603	140	201	244	299	119	167	200	243	102	140	167	200
25 years	4 268	244	369	459	577	141	199	240	293	120	167	199	239	104	141	166	198
26 years	4 578	240	358	443	552	141	198	237	286	121	166	197	236	105	141	166	196
27 years	4 873	236	347	426	527	141	195	233	279	122	165	195	232	106	141	165	194
28 years	5 154	232	336	410	503	141	193	228	272	122	164	192	227	106	141	163	192
29 years	5 421	227	325	393	479	140	190	224	265	122	162	189	223	107	140	162	189
30 years	5 673	222	314	377	456	139	187	219	258	121	160	186	218	107	139	160	186
31 years	5 911	217	303	362	434	138	183	214	250	121	158	183	213	107	138	158	182
32 years	6 134	211	292	346	413	136	180	208	243	120	156	179	207	106	136	155	178
33 years	6 343	206	281	331	392	135	176	203	235	119	153	175	202	106	134	153	175
34 years	6 538	200	269	315	371	133	172	197	227	118	150	171	196	105	132	150	170
35 years	6 718	194	258	301	351	131	167	191	219	116	147	167	190	104	130	147	166
36 years	6 884	186	247	286	332	128	163	185	211	114	144	162	184	103	128	143	162
37 years	7 035	181	236	272	314	125	158	179	203	112	140	157	178	101	125	140	157
38 years	7 172	175	225	258	296	123	153	172	194	110	136	153	171	100	122	136	152
39 years	7 295	168	215	244	278	119	148	166	186	108	132	147	165	98	119	132	147
40 years	7 403	162	204	231	261	116	143	159	178	105	128	142	158	96	116	128	142
41 years	7 497	155	194	217	245	113	137	152	170	103	124	137	152	94	112	124	136
42 years	7 577	148	183	205	229	109	132	146	161	100	119	131	145	91	109	119	131
43 years	7 642	141	173	192	214	105	126	139	153	96	115	126	138	89	105	115	125
44 years	7 693	134	163	180	200	101	121	132	145	93	110	120	132	86	101	110	120
45 years	7 730	127	153	168	185	97	115	125	137	90	105	115	125	83	97	105	114
46 years	7 752	120	143	157	172	93	109	119	129	86	100	109	118	80	93	100	108
47 years	7 760	113	134	146	159	89	103	112	121	83	95	103	111	77	88	95	103
48 years	7 753	106	124	135	146	85	97	105	113	79	90	97	104	73	84	90	97
49 years	7 732	100	115	124	134	80	92	98	105	75	85	91	98	70	80	85	91
50 years	7 697	93	106	114	123	75	86	91	98	71	80	85	91	66	75	80	85
51 years	7 647	86	98	104	112	71	80	85	90	67	75	79	84	63	70	75	79
52 years	7 583	79	89	95	101	66	74	78	83	62	70	74	78	59	66	69	73
53 years	7 504	73	81	86	91	61	68	72	76	58	64	68	71	55	61	64	67
54 years	7 412	66	73	77	81	56	62	65	68	54	59	62	65	51	56	59	62
55 years	7 304	60	65	69	72	52	56	59	61	49	54	56	59	47	51	53	56
56 years	7 183	53	58	60	63	47	50	53	55	45	48	50	52	43	46	48	50
57 years	7 047	47	51	53	55	42	45	46	48	40	43	44	46	39	41	43	44
58 years	6 896	41	44	45	47	37	39	40	42	35	38	39	40	34	36	37	39
59 years	6 732	35	37	38	39	32	33	34	35	31	32	33	34	30	31	32	33
60 years	6 553	29	30	31	32	26	28	28	29	26	27	28	28	25	26	27	27
61 years	6 359	23	24	24	25	21	22	22	23	21	22	22	22	20	21	21	22
62 years	6 151	17	17	18	18	16	17	17	17	16	16	16	17	15	16	16	16
63 years	5 929	11	11	12	12	11	11	11	11	11	11	11	11	10	11	11	11
64 years	5 693	6	6	6	6	5	5	6	6	5	5	5	5	5	5	5	5
4 Years																	
18 years	2 600	316	530	698	928	160	247	312	398	132	197	246	310	110	160	197	245
19 years	3 051	314	518	676	891	162	247	310	392	134	199	246	308	113	163	199	245
20 years	3 486	312	506	655	856	165	247	307	386	137	200	246	306	116	165	200	245
21 years	3 905	309	493	634	821	166	246	304	380	139	201	245	303	118	167	201	245
22 years	4 308	305	481	612	787	168	245	301	373	141	202	244	300	120	168	201	244
23 years	4 695	302	468	592	754	169	244	297	366	143	202	243	296	122	169	201	242
24 years	5 067	298	455	571	722	170	242	293	359	144	201	241	292	124	170	201	241
25 years	5 422	293	442	550	691	170	240	289	351	145	201	239	288	125	170	200	238
26 years	5 762	288	429	530	660	170	237	284	343	146	200	237	283	127	170	199	236
27 years	6 085	283	416	510	630	170	234	279	335	146	198	234	278	127	170	198	233
28 years	6 393	278	402	490	601	169	231	274	326	146	196	230	272	128	169	196	230
29 years	6 685	272	389	470	573	168	227	268	317	146	194	227	266	128	168	194	226
30 years	6 961	266	375	451	545	167	224	262	308	146	192	223	260	128	166	192	222
31 years	7 221	259	362	432	519	165	219	255	299	145	189	219	254	128	165	189	218
32 years	7 465	252	348	413	493	163	215	249	290	144	186	214	248	127	163	186	213
33 years	7 693	246	335	395	467	161	210	242	280	142	183	209	241	126	161	182	209
34 years	7 905	238	321	376	443	158	205	235	271	140	179	204	234	125	158	179	203
35 years	8 101	231	308	359	419	156	200	228	261	139	175	199	227	124	155	175	198
36 years	8 282	224	295	341	396	153	194	220	251	136	171	193	219	123	152	171	193
37 years	8 446	216	282	324	374	149	188	213	242	134	167	188	212	121	149	167	187
38 years	8 595	208	269	307	352	146	182	205	232	131	162	182	204	119	145	162	181
39 years	8 727	200	256	291	332	142	176	197	222	128	158	176	196	117	142	157	175
40 years	8 844	192	243	275	312	138	170	190	212	125	153	169	189	114	138	152	169
41 years	8 945	184	231	259	292	134	164	182	202	122	148	163	181	111	134	147	162
42 years	9 030	176	218	244	273	130	157	174	192	119	142	157	173	109	129	142	156
43 years	9 099	168	206	229	255	125	151	166	182	115	137	150	165	105	125	136	149
44 years	9 152	160	194	215	238	121	144	157	173	111	131	143	157	102	120	131	143
45 years	9 189	152	182	200	221	116	137	149	163	107	125	136	149	99	115	125	136
46 years	9 210	143	171	187	205	111	130	141	154	103	120	130	140	95	110	119	129
47 years	9 215	135	159	174	189	106	123	133	144	98	114	123	132	91	105	113	122
48 years	9 205	127	148	161	174	101	116	125	135	94	108	116	124	87	100	107	115
49 years	9 178	119	137	148	160	95	109	117	126	89	102	109	116	83	95	101	108
50 years	9 136	111	127	136	146	90	102	109	116	84	95	102	108	79	89	95	101
51 years	9 078	103	117	125	133	84	95	101	108	79	89	95	101	75	84	89	94
52 years	9 003	95	107	113	121	79	88	93	99	74	83	88	93	70	78	83	87
53 years	8 913	87	97	103	108	73	81	86	90	69	77	81	85	66	73	76	80
54 years	8 807	79	87	92	97	67	74	78	82	64	70	74	77	61	67	70	74
55 years	8 685	71	78	82	86	62	67	70	73	59	64	67	70	56	61	64	67
56 years	8 547	64	69	72	75	56	60	63	65	53	58	60	63	51	55	58	60
57 years	8 393	56	61	63	65	50	53	55	58	48	51	53	55	46	49	51	53
58 years	8 223	49	52	54	56	44	47	48	50	42	45	46	48	41	43	45	46
59 years	8 038	42	44	45	47	38	40	41	42	37	39	40	41	36	38	39	40
60 years	7 836	34	36	37	38	32	33	34	35	31	32	33	34	30	31	32	33
61 years	7 619	27	29	29	30	26	27	27	28	25	26	26	27	24	25	26	26
62 years	7 385	20	21	21	22	19	20	20	20	19	20	20	20	19	19	19	20
63 years	7 136	14	14	14	14	13	13	13	13	13	13	13	13	13	13	13	13
64 years	6 871	7	7	7	7	7	7	7	7	6	7	7	7	6	6	7	7

Table 11. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1967, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on ungrouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent
COLLEGE																	
1 to 3 Years																	
18 years	1 189	358	611	810	1 083	175	276	352	455	142	218	275	351	117	175	218	275
19 years	1 841	357	598	786	1 042	179	278	352	450	147	222	277	350	122	180	222	276
20 years	2 470	356	586	763	1 002	183	279	351	444	151	225	279	349	126	183	225	278
21 years	3 078	354	573	740	963	186	280	349	439	155	227	279	347	130	187	227	279
22 years	3 663	352	560	717	925	189	280	347	432	158	229	280	345	134	189	229	279
23 years	4 225	349	547	694	887	192	280	344	425	161	230	279	342	137	192	230	279
24 years	4 766	345	533	671	851	194	279	340	418	164	231	278	339	140	194	231	278
25 years	5 284	341	519	648	815	195	278	336	410	166	231	277	334	143	195	231	276
26 years	5 780	336	504	625	780	196	276	332	402	167	231	275	330	145	196	231	274
27 years	6 254	331	490	602	746	196	273	326	393	169	230	273	325	146	196	230	272
28 years	6 705	326	475	579	712	196	270	321	384	170	229	270	319	148	196	229	269
29 years	7 135	320	460	557	680	196	267	315	374	170	227	266	313	149	196	227	265
30 years	7 542	313	444	535	648	195	263	309	364	170	225	262	307	149	195	225	261
31 years	7 927	306	429	513	617	194	259	302	354	170	223	258	300	150	194	222	257
32 years	8 289	299	414	491	587	192	254	295	344	169	220	253	293	149	192	219	252
33 years	8 629	291	398	470	557	190	249	287	333	168	216	248	286	149	190	216	247
34 years	8 947	283	383	449	529	188	243	279	322	166	213	242	278	148	187	212	242
35 years	9 243	275	367	428	501	185	237	271	311	164	208	236	270	147	184	208	236
36 years	9 517	267	352	407	474	182	231	263	300	162	204	230	261	145	181	203	229
37 years	9 768	258	337	387	447	178	225	254	289	159	199	224	253	144	177	199	223
38 years	9 997	249	321	368	422	174	218	245	277	157	194	217	244	142	174	193	216
39 years	10 204	240	306	348	397	170	211	236	266	153	189	210	235	139	169	188	209
40 years	10 389	230	291	329	374	166	204	227	254	150	183	203	226	136	165	182	202
41 years	10 551	221	277	311	350	161	196	218	242	146	177	195	217	133	160	176	195
42 years	10 691	211	262	293	328	156	189	208	231	142	171	188	207	130	155	170	187
43 years	10 809	202	247	275	307	151	181	199	219	138	164	180	198	127	150	164	179
44 years	10 905	192	233	258	286	145	173	189	208	133	158	172	188	123	144	157	171
45 years	10 978	182	219	241	266	139	165	179	196	128	151	164	179	119	139	150	163
46 years	11 030	172	205	225	246	133	156	170	185	123	144	156	169	115	133	143	155
47 years	11 058	162	192	209	228	127	148	160	173	118	137	148	159	110	127	136	147
48 years	11 065	153	178	193	210	121	140	150	162	113	130	139	150	105	120	129	139
49 years	11 050	143	165	178	192	115	131	141	151	107	122	131	140	100	114	122	130
50 years	11 012	133	153	164	176	108	123	131	140	101	115	122	131	95	108	114	122
51 years	10 952	123	140	150	160	102	114	122	129	96	107	114	121	90	101	107	113
52 years	10 870	114	128	136	145	95	106	112	119	90	100	106	112	85	94	99	105
53 years	10 765	104	116	123	130	88	98	103	108	83	92	97	102	79	87	92	97
54 years	10 638	95	105	111	116	81	89	94	98	77	85	89	93	73	80	84	88
55 years	10 489	86	94	98	103	74	81	84	88	71	77	80	84	67	73	77	80
56 years	10 318	77	83	87	90	67	72	75	78	64	69	72	75	61	66	69	72
57 years	10 125	67	73	75	78	60	64	66	69	57	62	64	66	55	59	61	64
58 years	9 909	59	63	65	67	53	56	58	60	51	54	56	57	49	52	54	55
59 years	9 671	50	53	54	56	45	48	49	50	44	46	48	49	43	45	46	47
60 years	9 411	41	43	44	45	38	40	41	42	37	39	39	40	36	38	38	39
61 years	9 128	33	34	35	35	30	32	32	33	30	31	31	32	29	30	31	31
62 years	8 823	24	25	25	26	23	24	24	24	23	23	24	24	22	23	23	23
63 years	8 497	16	16	17	17	15	16	16	16	15	16	16	16	15	15	15	16
64 years	8 147	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
4 Years or More																	
18 years	1 675	491	848	1 130	1 519	237	378	484	628	192	297	377	482	157	238	297	376
19 years	2 504	491	831	1 097	1 461	243	380	483	621	198	302	379	481	164	244	302	378
20 years	3 307	489	813	1 065	1 405	248	382	482	614	204	306	381	480	170	249	306	380
21 years	4 085	487	796	1 032	1 350	253	383	480	606	209	309	382	477	175	253	309	381
22 years	4 836	484	778	1 000	1 297	257	384	476	597	214	312	383	474	180	257	312	382
23 years	5 561	480	759	968	1 245	260	384	473	588	218	314	383	470	185	260	314	381
24 years	6 260	475	740	937	1 194	263	383	468	578	222	315	382	466	189	263	315	380
25 years	6 932	470	721	905	1 144	265	381	463	567	225	316	380	461	192	265	316	379
26 years	7 579	464	701	873	1 096	267	379	457	556	227	316	377	455	195	267	315	376
27 years	8 200	457	682	842	1 048	268	376	450	545	229	315	374	448	198	268	315	373
28 years	8 794	450	661	811	1 002	268	372	443	532	230	314	371	441	200	268	313	369
29 years	9 362	442	641	780	956	268	367	435	520	231	312	366	433	202	267	311	365
30 years	9 905	433	620	750	912	267	363	427	506	232	309	361	425	203	267	309	360
31 years	10 421	424	599	720	869	266	357	418	493	232	306	356	416	204	265	306	355
32 years	10 911	415	579	690	827	264	351	409	479	231	303	350	407	204	263	302	349
33 years	11 375	405	558	661	786	261	344	399	465	230	298	343	397	203	261	298	342
34 years	11 813	394	537	632	747	258	337	389	450	228	294	336	387	203	258	293	335
35 years	12 225	383	516	603	708	255	330	378	435	226	289	329	376	202	254	288	327
36 years	12 611	372	495	575	671	251	322	367	420	223	283	321	365	200	250	282	319
37 years	12 970	361	474	548	635	247	313	355	405	220	277	312	354	198	246	276	311
38 years	13 304	349	454	520	600	242	305	344	390	217	270	303	342	196	241	270	302
39 years	13 611	337	433	494	565	237	295	332	374	213	263	294	330	193	236	263	293
40 years	13 893	324	413	468	532	231	286	320	359	209	256	285	318	190	230	255	284
41 years	14 148	312	393	442	500	225	276	307	343	204	248	275	306	186	224	248	274
42 years	14 377	299	373	418	469	219	266	295	327	199	240	265	293	182	218	240	264
43 years	14 580	286	353	393	439	212	256	282	312	194	232	255	281	178	211	231	254
44 years	14 757	273	333	369	410	205	245	269	296	188	223	244	268	173	204	223	243
45 years	14 908	260	314	346	382	198	234	256	280	182	214	233	255	168	197	214	233
46 years	15 033	247	295	323	355	190	223	243	265	175	205	223	242	162	189	204	222
47 years	15 131	233	276	301	329	182	212	230	249	169	196	211	229	157	181	195	211
48 years	15 204	220	258	280	304	174	201	217	234	161	186	200	216	150	173	185	199
49 years	15 251	207	240	259	280	165	190	204	219	154	176	189	203	144	164	176	188
50 years	15 271	193	222	239	257	156	178	190	204	146	166	177	189	137	155	166	177
51 years	15 265	180	205	219	235	147	167	177	189	139	156	166	176	130	147	155	165
52 years	15 233	167	188	200	213	138	155	164	174	130	146	154	163	123	137	145	154
53 years	15 176	153	172	182	192	129	143	151	160	122	135	143	150	116	128	135	142
54 years	15 092	140	155	164	173	119	131	138	145	113	125	131	137	108	118	124	130
55 years	14 982	127	140	146	154	110	120	125	131	104	114	119	125	100	109	114	119
56 years	14 845	114	124	130	135	100	108	112	117	95	103	107	112	91	99	103	107
57 years	14 683	101	109	113	118	89	96	100	103	86	92	96	99	83	89	92	95
58 years	14 495	88	94	98	101	79	84	87	90	76	81	84	87	74	78	81	84
59 years	14 280	76	80	82	85	69	72	75	77	66	70	72	74	64	68	70	72
60 years	14 040	63	66	68	69	58	61	62	63	56	59	60	62	55	57	59	60
61 years	13 773	50	52	53	54	47	49	50	51	46	48	48	49	45	46	47	48
62 years	13 481	38	39	39	40	36	37	37	38	35	36	36	37	34	35	36	36
63 years	13 162	25	26	26	26	24	25	25	25	24	24	24	25	23	24	24	24
64 years	12 817	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	12

Table 11. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1967, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on ungrouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent
COLLEGE—Continued																	
4 Years																	
18 years	2 076	462	787	1 042	1 393	227	357	455	586	185	283	356	453	152	228	283	355
19 years	2 864	460	770	1 011	1 340	232	359	454	579	190	287	358	452	158	233	287	357
20 years	3 626	458	754	981	1 288	237	360	452	572	196	290	359	450	164	237	290	358
21 years	4 360	456	737	951	1 237	241	361	449	564	200	293	360	447	169	241	293	359
22 years	5 068	452	720	921	1 188	244	361	446	556	204	295	360	444	173	244	295	359
23 years	5 749	448	702	891	1 139	247	360	442	546	208	296	359	439	177	247	296	358
24 years	6 404	443	684	861	1 092	249	359	437	537	211	297	358	435	180	249	297	357
25 years	7 031	438	665	831	1 046	251	357	431	526	213	297	356	429	183	251	297	355
26 years	7 632	432	647	801	1 001	252	354	425	515	215	297	353	423	186	251	296	352
27 years	8 207	425	628	772	957	252	350	419	504	216	295	349	417	188	252	295	348
28 years	8 754	417	608	743	914	252	346	411	492	217	294	345	409	189	252	293	344
29 years	9 275	409	589	714	871	251	342	403	479	218	291	341	401	190	251	291	340
30 years	9 769	401	569	685	831	250	337	395	467	218	288	336	393	191	249	288	334
31 years	10 236	392	550	657	791	248	331	386	454	217	285	330	384	191	248	284	329
32 years	10 677	383	530	629	752	246	325	377	440	216	281	324	375	191	245	280	323
33 years	11 090	373	510	602	714	243	318	367	426	214	277	317	365	190	242	276	316
34 years	11 477	362	490	575	677	240	311	357	412	212	272	310	355	189	239	271	309
35 years	11 838	352	470	548	642	236	303	347	398	210	266	302	345	188	235	266	301
36 years	12 171	341	451	522	607	232	296	336	384	207	261	295	334	186	231	260	293
37 years	12 478	330	431	496	573	228	287	325	369	204	254	286	323	183	227	254	285
38 years	12 758	318	412	471	541	223	279	314	355	200	248	278	312	181	222	247	277
39 years	13 012	307	392	446	509	217	270	302	340	196	241	269	301	178	217	240	268
40 years	13 238	295	373	422	479	212	261	291	325	192	234	260	289	174	211	233	259
41 years	13 438	283	354	398	449	206	251	279	310	187	226	250	277	170	205	226	249
42 years	13 611	271	335	375	421	199	241	267	296	182	218	240	265	166	198	218	239
43 years	13 758	258	317	353	393	193	231	255	281	176	210	230	253	162	192	210	230
44 years	13 878	246	299	331	367	186	221	242	266	170	202	220	241	157	185	201	219
45 years	13 971	233	281	309	341	178	211	230	251	164	193	210	229	152	178	193	209
46 years	14 037	221	263	288	316	171	200	218	237	158	184	200	217	147	170	184	199
47 years	14 076	208	246	268	292	163	190	205	222	151	175	189	204	141	162	175	188
48 years	14 089	196	229	248	269	155	179	193	208	145	166	179	192	135	154	166	178
49 years	14 075	183	213	229	247	147	169	181	194	138	157	168	180	129	146	156	167
50 years	14 034	171	196	211	226	139	158	169	180	130	148	157	168	122	138	147	157
51 years	13 967	159	181	193	206	131	147	156	166	123	138	147	156	116	130	138	146
52 years	13 873	147	165	176	187	122	136	144	153	115	128	136	144	109	121	128	135
53 years	13 752	134	150	159	168	113	126	132	140	107	119	125	132	102	112	118	125
54 years	13 604	122	136	143	150	104	115	121	127	99	109	114	120	95	104	109	114
55 years	13 430	111	121	127	133	95	104	109	114	91	99	104	108	87	95	99	103
56 years	13 229	99	107	112	117	86	94	97	101	83	90	93	97	79	86	89	93
57 years	13 001	87	94	98	101	77	83	86	89	74	80	83	86	71	77	79	82
58 years	12 746	76	81	84	87	68	72	75	77	66	70	72	74	63	67	70	72
59 years	12 465	65	68	70	72	59	62	64	65	57	60	62	63	55	58	60	61
60 years	12 157	54	56	57	59	49	52	53	54	48	50	51	52	47	49	50	51
61 years	11 822	43	44	45	46	40	41	42	43	39	40	41	42	38	39	40	41
62 years	11 461	32	33	33	34	30	31	31	32	29	30	31	31	29	30	30	31
63 years	11 072	21	21	22	22	20	21	21	21	20	20	20	21	20	20	20	20
64 years	10 657	10	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10
5 Years or More																	
18 years	961	523	915	1 226	1 658	247	399	516	673	198	312	398	513	161	248	312	397
19 years	1 859	523	897	1 192	1 596	254	403	516	667	205	318	402	513	169	255	318	401
20 years	2 732	522	880	1 157	1 535	260	406	515	660	212	323	405	512	175	261	323	404
21 years	3 578	521	861	1 123	1 476	266	408	513	652	218	327	407	511	182	266	327	406
22 years	4 398	518	843	1 089	1 419	271	409	511	643	224	331	408	508	188	271	330	407
23 years	5 192	515	823	1 055	1 363	275	410	507	634	229	333	408	505	193	275	333	407
24 years	5 960	511	804	1 021	1 308	278	409	503	624	233	336	408	501	198	279	335	407
25 years	6 701	506	784	988	1 254	281	408	498	614	237	337	407	496	202	282	337	406
26 years	7 416	500	763	954	1 202	284	406	493	602	241	338	405	490	206	284	337	404
27 years	8 105	494	742	921	1 151	285	404	486	590	243	337	402	484	210	285	337	401
28 years	8 767	486	721	888	1 101	286	400	479	578	245	337	399	477	212	286	336	398
29 years	9 404	478	699	855	1 052	287	396	471	565	247	335	395	469	215	286	335	394
30 years	10 014	470	678	822	1 004	286	392	463	551	248	333	391	461	216	286	333	389
31 years	10 598	461	656	790	957	286	387	454	537	248	331	385	452	218	285	330	384
32 years	11 155	451	634	758	912	284	381	445	523	248	327	379	443	218	284	327	378
33 years	11 687	441	612	727	868	282	374	435	508	247	323	373	433	219	282	323	372
34 years	12 192	431	590	696	825	280	367	424	493	246	319	366	422	218	279	318	365
35 years	12 670	419	567	665	783	277	360	413	477	245	314	358	411	218	276	313	357
36 years	13 123	408	545	635	743	273	352	402	462	242	308	350	400	216	272	308	349
37 years	13 549	396	523	606	704	269	343	390	446	240	302	342	388	215	268	302	341
38 years	13 949	384	501	576	665	264	334	378	429	236	296	333	376	213	263	295	332
39 years	14 323	371	479	548	628	259	325	366	413	233	289	324	364	210	258	288	322
40 years	14 671	358	457	520	592	254	315	353	397	229	281	314	351	207	253	281	313
41 years	14 992	345	436	492	558	248	305	340	380	224	273	304	338	204	247	273	302
42 years	15 287	331	414	465	524	241	294	326	363	219	265	293	325	200	240	264	292
43 years	15 556	318	393	439	491	234	283	313	347	214	257	282	311	196	233	256	281
44 years	15 798	304	372	413	459	227	272	299	330	208	248	271	298	191	226	247	270
45 years	16 015	290	351	388	429	219	261	285	313	201	238	260	284	186	218	237	259
46 years	16 205	276	330	363	399	211	249	271	296	195	229	248	270	180	210	228	247
47 years	16 369	261	310	339	371	203	237	257	280	188	219	236	256	174	202	218	235
48 years	16 506	247	290	315	343	194	225	243	263	180	208	224	242	168	193	208	223
49 years	16 617	232	271	292	316	185	213	229	246	173	198	212	228	161	184	197	211
50 years	16 702	218	251	270	291	176	201	215	230	165	187	200	214	154	175	186	199
51 years	16 761	203	232	249	266	166	188	200	214	156	176	187	199	147	165	176	187
52 years	16 794	189	214	227	242	156	176	186	198	147	165	175	185	139	155	164	174
53 years	16 800	174	195	207	219	146	163	172	182	138	154	162	171	131	145	153	161
54 years	16 780	160	177	187	197	136	150	158	166	129	142	149	157	123	135	141	149
55 years	16 734	145	160	168	176	125	137	143	150	119	130	136	143	114	124	130	136
56 years	16 662	131	143	149	155	114	124	129	134	109	118	123	128	105	113	118	123
57 years	16 563	116	126	131	136	103	111	115	119	99	106	110	114	95	102	106	110
58 years	16 438	102	109	113	117	91	97	101	104	88	94	97	100	85	91	93	96
59 years	16 287	88	93	96	98	79	84	86	89	77	81	84	86	75	79	81	83
60 years	16 109	73	77	79	81	67	70	72	74	65	69	70	72	64	67	68	70
61 years	15 905	59	61	62	63	55	57	58	59	53	55	57	58	52	54	55	56
62 years	15 676	44	46	46	47	42	43	44	44	41	42	43	43	40	41	42	43
63 years	15 419	30	30	30	31	28	29	29	29	28	28	29	29	28	28	28	29
64 years	15 137	15	15	15	15	14	15	15	15	14	14	15	15	14	14	14	14

Table 12. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1967, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**

(Based on grouped data. In 1968 dollars)

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
ELEMENTARY SCHOOL																	
Less Than 8 Years																	
18 years	2 528	186	306	399	527	98	147	184	232	82	119	147	183	69	98	119	146
19 years	2 716	184	298	386	505	99	146	181	228	83	119	146	181	70	99	119	145
20 years	2 896	182	290	372	484	99	145	179	223	83	119	145	178	71	99	119	144
21 years	3 070	179	282	359	463	99	144	177	219	84	119	144	176	72	99	119	143
22 years	3 236	176	274	347	443	99	143	174	214	84	118	142	173	72	99	118	142
23 years	3 395	174	266	334	424	99	141	171	209	85	118	141	170	73	99	117	140
24 years	3 547	171	258	322	405	99	140	168	204	85	117	139	167	73	99	117	139
25 years	3 692	167	250	309	387	99	138	165	199	85	116	137	164	74	99	116	137
26 years	3 829	164	242	297	369	98	136	162	194	85	115	135	161	74	98	114	135
27 years	3 960	160	234	285	352	97	133	158	189	84	113	133	157	74	97	113	133
28 years	4 083	157	226	274	335	97	131	154	184	84	112	131	154	74	97	112	130
29 years	4 200	153	217	262	319	96	129	151	178	83	110	128	150	73	95	110	128
30 years	4 309	149	209	251	303	94	126	147	173	83	108	125	146	73	94	108	125
31 years	4 411	145	202	240	288	93	123	143	167	82	107	123	142	73	93	106	122
32 years	4 506	141	194	229	273	92	120	139	162	81	104	120	138	72	92	104	119
33 years	4 593	137	186	218	258	90	117	135	156	80	102	117	134	71	90	102	116
34 years	4 674	133	178	208	245	89	114	131	150	79	100	114	130	70	88	100	113
35 years	4 747	128	170	198	231	87	111	126	145	77	98	110	126	69	87	97	110
36 years	4 813	124	163	188	218	85	108	122	139	76	95	107	121	68	85	95	107
37 years	4 873	119	155	178	206	83	104	118	133	74	92	104	117	67	83	92	103
38 years	4 925	115	148	169	194	81	101	113	128	73	90	100	113	66	80	90	100
39 years	4 969	110	141	160	182	79	97	109	122	71	87	97	108	64	78	87	96
40 years	5 007	106	133	151	171	76	94	104	116	69	84	93	104	63	76	84	93
41 years	5 038	101	126	142	160	74	90	100	111	67	81	90	99	61	74	81	89
42 years	5 061	97	119	133	150	71	86	95	105	65	78	86	95	60	71	78	86
43 years	5 078	92	113	125	140	69	82	91	100	63	75	82	90	58	68	75	82
44 years	5 087	87	106	117	130	66	79	86	94	61	72	78	86	56	66	72	78
45 years	5 089	83	99	109	121	63	75	82	89	58	69	75	81	54	63	68	74
46 years	5 084	78	93	102	112	61	71	77	84	56	65	71	77	52	60	65	70
47 years	5 071	74	87	95	103	58	67	73	79	54	62	67	72	50	57	62	67
48 years	5 052	69	81	88	95	55	63	68	73	51	59	63	68	48	55	58	63
49 years	5 025	65	75	81	87	52	59	64	68	49	55	59	63	45	52	55	59
50 years	4 992	60	69	74	80	49	56	59	63	46	52	55	59	43	49	52	55
51 years	4 951	56	64	68	72	46	52	55	59	43	49	52	55	41	46	48	51
52 years	4 903	52	58	62	66	43	48	51	54	40	45	48	51	38	43	45	48
53 years	4 848	47	53	56	59	40	44	47	49	38	42	44	46	36	40	42	44
54 years	4 786	43	48	50	53	37	40	42	44	35	38	40	42	33	36	38	40
55 years	4 716	39	43	45	47	34	37	38	40	32	35	36	38	31	33	35	36
56 years	4 640	35	38	39	41	30	33	34	36	29	31	33	34	28	30	31	33
57 years	4 556	31	33	34	36	27	29	30	31	26	28	29	30	25	27	28	29
58 years	4 465	27	28	29	30	24	25	26	27	23	25	25	26	22	24	24	25
59 years	4 367	23	24	25	25	21	22	22	23	20	21	22	22	19	20	21	22
60 years	4 262	19	20	20	21	17	18	19	19	17	18	18	18	16	17	18	18
61 years	4 150	15	16	16	16	14	14	15	15	14	14	14	15	13	14	14	14
62 years	4 031	11	12	12	12	11	11	11	11	10	11	11	11	10	10	11	11
63 years	3 904	7	8	8	8	7	7	7	7	7	7	7	7	7	7	7	7
64 years	3 771	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
8 Years																	
18 years	2 331	242	405	533	709	123	189	239	305	102	152	189	238	85	124	152	188
19 years	2 642	240	396	516	680	125	189	237	300	104	153	189	236	87	125	153	188
20 years	2 942	238	386	500	653	126	189	235	295	105	153	188	234	89	127	153	188
21 years	3 231	236	376	483	626	128	188	232	290	107	154	188	231	91	128	154	187
22 years	3 510	233	367	467	600	128	187	230	285	108	154	187	229	92	128	154	186
23 years	3 777	230	357	451	575	129	186	227	279	109	154	185	226	94	129	154	185
24 years	4 034	227	347	435	550	129	184	223	273	110	153	184	222	95	129	153	183
25 years	4 280	223	337	419	526	129	183	220	267	111	153	182	219	96	129	153	181
26 years	4 514	219	326	403	502	129	180	216	261	111	152	180	215	96	129	152	179
27 years	4 739	215	316	388	480	129	178	212	254	111	151	178	211	97	129	150	177
28 years	4 952	211	306	373	457	128	176	208	248	111	149	175	207	97	128	149	174
29 years	5 154	206	295	358	436	127	173	203	241	111	148	172	202	97	127	147	172
30 years	5 345	202	285	343	415	126	170	199	234	110	146	169	198	97	126	145	168
31 years	5 526	197	275	328	394	125	166	194	227	110	143	166	193	97	125	143	165
32 years	5 696	191	264	314	375	124	163	189	220	109	141	162	188	96	123	141	162
33 years	5 855	186	254	300	355	122	159	183	213	108	139	159	183	96	122	138	158
34 years	6 003	181	244	286	337	120	155	178	205	106	136	155	177	95	120	135	154
35 years	6 140	175	234	272	319	118	151	173	198	105	133	151	172	94	118	133	150
36 years	6 266	170	224	259	301	116	147	167	191	103	130	147	166	93	115	129	146
37 years	6 381	164	214	246	284	113	143	161	183	101	126	142	161	91	113	126	142
38 years	6 486	158	204	233	268	111	138	156	176	99	123	138	155	90	110	123	137
39 years	6 579	152	194	221	252	108	134	150	168	97	119	133	149	88	107	119	133
40 years	6 662	146	185	209	237	105	129	144	161	95	116	128	143	86	104	115	128
41 years	6 734	140	175	197	222	102	124	138	153	92	112	124	137	84	101	112	123
42 years	6 795	134	166	186	208	98	119	132	146	90	108	119	131	82	98	108	118
43 years	6 845	128	157	174	194	95	114	126	139	87	104	114	125	80	95	103	113
44 years	6 884	121	148	163	181	92	109	120	131	84	100	109	119	77	91	99	108
45 years	6 912	115	139	153	168	88	104	114	124	81	95	104	113	75	88	95	103
46 years	6 930	109	130	142	156	84	99	107	117	78	91	99	107	72	84	91	98
47 years	6 937	103	122	132	144	81	94	101	110	75	86	93	101	69	80	86	93
48 years	6 932	97	113	123	133	77	88	95	103	71	82	88	95	67	76	82	88
49 years	6 917	91	105	113	122	73	83	89	96	68	77	83	89	63	72	77	83
50 years	6 891	85	97	104	112	69	78	83	89	64	73	78	83	60	68	73	77
51 years	6 854	78	89	95	102	64	73	77	82	61	68	72	77	57	64	68	72
52 years	6 807	72	82	87	92	60	67	71	76	57	63	67	71	54	60	63	67
53 years	6 748	67	74	79	83	56	62	66	69	53	59	62	65	50	56	59	62
54 years	6 679	61	67	71	75	52	57	60	63	49	54	57	59	47	51	54	56
55 years	6 598	55	60	63	66	47	52	54	57	45	49	51	54	43	47	49	51
56 years	6 507	49	53	56	58	43	46	48	50	41	44	46	48	39	43	44	46
57 years	6 405	43	47	49	50	38	41	43	44	37	40	41	43	36	38	39	41
58 years	6 292	38	40	42	43	34	36	37	38	33	35	36	37	32	34	35	36
59 years	6 168	32	34	35	36	29	31	32	33	28	30	31	32	28	29	30	31
60 years	6 033	27	28	29	29	25	26	26	27	24	25	26	26	23	24	25	26
61 years	5 888	21	22	23	23	20	21	21	21	19	20	21	21	19	20	20	20
62 years	5 731	16	16	17	17	15	15	16	16	15	15	15	16	15	15	15	15
63 years	5 564	11	11	11	11	10	10	10	11	10	10	10	10	10	10	10	10
64 years	5 386	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5

Table 12. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1967, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent
HIGH SCHOOL																	
1 to 3 Years																	
18 years	1 795	269	454	599	797	135	210	265	340	111	167	209	264	92	135	167	208
19 years	2 217	268	444	580	766	138	210	264	336	113	169	210	263	95	138	169	209
20 years	2 624	266	434	562	736	140	210	262	331	116	170	210	261	98	140	170	209
21 years	3 016	264	424	545	706	142	210	260	326	118	171	210	259	100	142	171	209
22 years	3 394	262	413	527	677	143	210	258	320	120	172	209	257	102	143	172	209
23 years	3 756	259	403	509	649	144	209	255	315	122	173	208	254	104	144	172	208
24 years	4 104	256	392	492	622	145	208	252	308	123	173	207	251	106	145	172	206
25 years	4 437	252	381	474	595	146	206	248	302	124	172	205	247	107	146	172	205
26 years	4 755	248	370	457	569	146	204	244	295	125	172	203	243	108	146	171	203
27 years	5 059	244	358	440	544	146	202	240	288	126	171	201	239	109	146	170	200
28 years	5 347	239	347	423	519	145	199	236	281	126	169	198	235	110	145	169	198
29 years	5 621	234	336	406	494	145	196	231	274	126	168	195	230	110	145	167	195
30 years	5 880	229	324	389	471	144	193	226	266	125	166	192	225	110	143	165	192
31 years	6 124	224	312	373	448	142	189	220	258	125	163	189	219	110	142	163	188
32 years	6 353	218	301	357	426	141	186	215	250	124	161	185	214	110	141	160	184
33 years	6 567	212	289	341	404	139	181	209	242	123	158	181	208	109	139	158	180
34 years	6 767	206	278	325	383	137	177	203	234	121	155	177	202	108	137	155	176
35 years	6 951	200	266	310	362	135	173	197	226	120	152	172	196	107	134	151	171
36 years	7 121	193	255	295	343	132	168	191	217	118	148	167	190	106	132	148	167
37 years	7 276	187	244	280	323	129	163	184	209	116	145	162	183	105	129	144	162
38 years	7 416	180	232	266	305	126	158	178	201	114	141	157	177	103	126	140	157
39 years	7 541	173	221	252	287	123	153	171	192	111	137	152	170	101	123	136	152
40 years	7 652	167	210	238	269	120	147	164	183	109	132	147	163	99	119	132	146
41 years	7 747	160	199	224	253	116	142	157	175	106	128	141	156	97	116	127	141
42 years	7 828	153	189	211	236	113	136	150	166	103	123	136	150	94	112	123	135
43 years	7 894	145	178	198	221	109	130	143	158	99	118	130	143	91	108	118	129
44 years	7 945	138	168	186	206	105	124	136	149	96	114	124	136	89	104	113	123
45 years	7 981	131	158	173	191	100	119	129	141	93	109	118	129	86	100	108	118
46 years	8 002	124	148	161	177	96	113	122	133	89	104	112	122	82	96	103	112
47 years	8 009	117	138	150	164	92	107	115	125	85	98	106	115	79	91	98	106
48 years	8 001	110	128	139	151	87	100	108	116	81	93	100	108	76	87	93	100
49 years	7 977	103	119	128	138	82	94	101	108	77	88	94	101	72	82	88	94
50 years	7 939	96	110	118	126	78	88	94	101	73	82	88	94	69	77	82	88
51 years	7 887	89	101	108	115	73	82	87	93	69	77	82	87	65	72	77	81
52 years	7 819	82	92	98	104	68	76	80	85	64	72	76	80	61	68	71	75
53 years	7 736	75	84	88	93	63	70	74	78	60	66	70	73	57	63	66	69
54 years	7 639	68	75	79	84	58	64	67	70	55	61	64	67	53	58	60	63
55 years	7 527	61	67	71	74	53	58	61	63	51	55	58	60	48	53	55	57
56 years	7 400	55	60	62	65	48	52	54	56	46	50	52	54	44	48	49	51
57 years	7 258	48	52	54	56	43	46	48	49	41	44	46	47	40	42	44	46
58 years	7 101	42	45	46	48	38	40	41	43	36	39	40	41	35	37	39	40
59 years	6 930	36	38	39	40	32	34	35	36	31	33	34	35	30	32	33	34
60 years	6 743	30	31	32	32	27	28	29	30	26	28	28	29	26	27	28	28
61 years	6 542	23	24	25	25	22	23	23	24	21	22	23	23	21	22	22	22
62 years	6 326	17	18	18	19	16	17	17	17	16	17	17	17	16	16	17	17
63 years	6 095	12	12	12	12	11	11	11	12	11	11	11	11	11	11	11	11
64 years	5 849	6	6	6	6	6	6	6	6	6	6	6	6	5	6	6	6
4 Years																	
18 years	2 710	329	552	728	968	166	256	324	414	136	205	255	322	114	166	205	255
19 years	3 169	326	540	705	930	168	256	322	408	139	206	256	320	117	169	206	255
20 years	3 613	324	527	683	893	171	256	319	402	142	208	255	318	120	171	208	255
21 years	4 041	321	514	660	857	172	256	316	395	144	209	255	315	122	173	208	254
22 years	4 453	318	501	639	821	174	255	313	388	146	209	254	311	125	174	209	253
23 years	4 849	314	488	617	787	175	253	309	381	148	209	252	308	127	175	209	252
24 years	5 229	309	474	595	754	176	251	305	373	149	209	251	303	128	176	209	250
25 years	5 593	305	461	574	721	176	249	300	365	151	208	248	299	130	176	208	248
26 years	5 941	300	447	553	689	176	247	295	357	151	207	246	294	131	176	207	245
27 years	6 273	294	433	532	658	176	244	290	348	152	206	243	289	132	176	205	242
28 years	6 589	289	419	511	628	175	240	285	340	152	204	239	283	133	175	204	239
29 years	6 889	283	405	491	598	174	237	279	331	151	202	236	277	133	174	202	235
30 years	7 173	276	391	471	570	173	232	272	321	151	199	232	271	133	173	199	231
31 years	7 442	270	377	451	542	171	228	266	312	150	197	227	265	133	171	196	227
32 years	7 694	263	363	431	515	170	223	259	302	149	194	223	258	132	169	193	222
33 years	7 931	256	349	412	489	167	219	252	292	148	190	218	251	131	167	190	217
34 years	8 151	248	335	393	463	165	213	245	282	146	187	213	244	130	164	186	212
35 years	8 356	241	322	375	438	162	208	237	272	144	183	207	236	129	162	182	206
36 years	8 545	233	308	356	414	159	202	230	262	142	178	201	229	127	158	178	201
37 years	8 717	225	294	339	391	156	196	222	252	139	174	196	221	126	155	174	195
38 years	8 874	217	281	321	369	152	190	214	242	137	169	190	213	124	152	169	189
39 years	9 015	209	267	304	347	148	184	206	232	134	164	183	205	121	148	164	183
40 years	9 140	201	254	288	326	144	178	198	222	131	159	177	197	119	144	159	176
41 years	9 249	193	241	271	306	140	171	190	211	127	154	170	189	116	140	154	170
42 years	9 342	184	228	255	287	136	164	182	201	124	149	164	181	113	135	148	163
43 years	9 419	176	216	240	268	131	157	173	191	120	143	157	172	110	130	143	156
44 years	9 480	167	203	225	249	126	150	165	181	116	137	150	164	107	126	137	149
45 years	9 526	159	191	210	232	121	143	156	171	112	131	143	156	103	121	131	142
46 years	9 555	150	179	196	215	116	136	148	161	107	125	136	147	100	116	125	135
47 years	9 568	142	167	182	199	111	129	140	151	103	119	129	139	96	110	119	128
48 years	9 566	133	156	169	183	106	122	131	142	98	113	121	131	92	105	113	121
49 years	9 547	125	145	156	168	100	115	123	132	93	107	114	122	87	99	106	114
50 years	9 513	116	134	143	154	94	107	115	123	89	100	107	114	83	94	100	106
51 years	9 462	108	123	131	140	89	100	106	113	83	94	100	106	79	88	94	99
52 years	9 396	100	112	120	127	83	93	98	104	78	87	92	98	74	82	87	92
53 years	9 314	92	102	108	115	77	86	90	95	73	81	85	90	69	77	81	85
54 years	9 215	83	92	97	102	71	78	82	86	68	74	78	82	64	71	74	78
55 years	9 101	75	83	87	91	65	71	74	78	62	68	71	74	59	65	67	70
56 years	8 971	67	73	77	80	59	64	66	69	56	61	64	66	54	58	61	63
57 years	8 825	60	64	67	69	53	57	59	61	51	54	56	58	49	52	54	56
58 years	8 663	52	55	57	59	46	50	51	53	45	48	49	51	43	46	48	49
59 years	8 485	44	47	48	50	40	42	44	45	39	41	42	43	38	40	41	42
60 years	8 291	37	38	39	40	34	35	36	37	33	34	35	36	32	33	34	35
61 years	8 082	29	30	31	32	27	28	29	29	27	28	28	29	26	27	27	28
62 years	7 856	22	22	23	23	21	21	22	22	20	21	21	21	20	20	21	21
63 years	7 614	15	15	15	15	14	14	14	14	14	14	14	14	13	14	14	14
64 years	7 357	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7

Table 12. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1967, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
COLLEGE																	
1 to 3 Years																	
18 years	1 200	375	642	853	1 143	182	289	369	477	148	228	288	368	121	183	228	287
19 years	1 874	374	630	829	1 100	187	291	369	472	153	232	290	367	127	187	232	290
20 years	2 526	373	617	804	1 058	191	293	368	467	157	235	292	366	131	191	235	291
21 years	3 155	371	603	780	1 016	195	293	366	461	161	238	293	364	136	195	237	292
22 years	3 761	369	589	755	976	198	294	364	454	165	240	293	362	139	198	239	292
23 years	4 345	366	575	731	937	200	294	361	447	168	241	293	359	143	200	241	292
24 years	4 907	362	561	707	898	202	293	357	439	171	242	292	355	146	202	242	291
25 years	5 446	358	546	683	861	204	291	353	431	173	242	290	351	149	204	242	290
26 years	5 962	353	531	659	824	205	289	348	423	175	242	289	347	151	205	242	288
27 years	6 456	348	516	635	788	206	287	343	413	176	241	286	341	153	206	241	285
28 years	6 927	342	500	611	753	206	284	337	404	177	240	283	336	154	206	240	282
29 years	7 376	336	484	588	718	205	280	331	394	178	239	279	330	155	205	238	278
30 years	7 802	329	469	565	685	205	276	324	384	178	236	275	323	156	204	236	274
31 years	8 206	322	453	542	652	203	272	317	373	178	234	271	316	157	203	233	270
32 years	8 587	315	436	519	620	202	267	310	362	177	231	266	309	157	201	230	265
33 years	8 946	307	420	496	589	200	262	302	351	176	227	261	301	156	199	227	260
34 years	9 282	299	404	474	559	197	256	294	340	174	223	255	293	155	197	223	254
35 years	9 595	290	388	452	530	194	250	286	328	172	219	249	284	154	194	219	248
36 years	9 886	281	372	431	502	191	244	277	317	170	215	243	276	153	190	214	242
37 years	10 155	272	356	410	474	187	237	268	305	168	210	236	267	151	187	209	235
38 years	10 401	263	340	389	447	183	230	259	293	165	204	229	258	149	183	204	228
39 years	10 624	253	324	369	421	179	223	250	281	162	199	222	248	146	179	198	221
40 years	10 825	244	309	349	396	175	215	240	269	158	193	214	239	144	174	192	214
41 years	11 004	234	293	330	372	170	207	230	257	154	187	207	229	141	169	186	206
42 years	11 160	224	278	311	348	165	199	221	244	150	180	199	219	137	164	180	198
43 years	11 293	214	262	292	326	159	191	211	232	146	174	191	210	134	159	173	190
44 years	11 404	204	247	274	304	154	183	201	220	141	167	182	200	130	153	166	182
45 years	11 492	193	233	256	283	148	175	190	208	136	160	174	190	126	147	159	173
46 years	11 558	183	218	239	262	142	166	180	196	131	153	165	179	121	141	152	165
47 years	11 601	173	204	222	242	135	157	170	184	125	145	157	169	117	135	145	156
48 years	11 622	162	190	206	224	129	149	160	173	120	138	148	159	112	128	137	147
49 years	11 620	152	176	190	205	122	140	150	161	114	130	139	149	107	121	130	139
50 years	11 596	142	163	175	188	115	131	140	150	108	122	130	139	102	115	122	130
51 years	11 549	132	150	160	171	108	122	130	138	102	115	122	129	96	108	114	121
52 years	11 479	122	137	146	155	101	113	120	127	96	107	113	119	90	101	106	112
53 years	11 388	112	125	132	140	94	104	110	116	89	99	104	109	85	93	98	103
54 years	11 273	102	113	119	125	87	95	100	105	82	91	95	100	79	86	90	95
55 years	11 136	92	101	106	111	79	87	91	95	76	83	86	90	72	79	82	86
56 years	10 977	82	89	93	97	72	78	81	84	69	74	77	81	66	71	74	77
57 years	10 795	73	78	81	84	64	69	72	74	62	66	69	71	59	64	66	68
58 years	10 590	63	67	70	72	57	60	62	64	55	58	60	62	53	56	58	60
59 years	10 363	54	57	59	60	49	52	53	55	47	50	51	53	46	48	50	51
60 years	10 113	45	47	48	49	41	43	44	45	40	42	43	44	39	41	42	43
61 years	9 841	35	37	38	38	33	34	35	36	32	34	34	35	32	33	33	34
62 years	9 546	26	27	28	28	25	26	26	26	25	25	26	26	24	25	25	25
63 years	9 229	18	18	18	18	17	17	17	17	17	17	17	17	16	17	17	17
64 years	8 889	9	9	9	9	8	9	9	9	8	8	9	9	8	8	8	8
4 Years or More																	
18 years	1 820	520	899	1 200	1 616	249	398	512	665	201	313	397	509	165	250	313	396
19 years	2 668	519	881	1 165	1 555	256	401	511	658	208	318	400	509	172	256	318	399
20 years	3 491	517	863	1 131	1 495	261	403	509	650	214	322	402	507	178	262	322	401
21 years	4 287	514	844	1 097	1 437	266	405	507	641	220	326	403	504	184	266	326	402
22 years	5 058	511	825	1 063	1 380	270	405	504	632	225	329	404	501	189	271	328	403
23 years	5 803	507	805	1 029	1 325	274	405	500	622	229	331	404	497	194	274	331	403
24 years	6 522	502	785	995	1 271	277	404	495	612	233	332	403	493	198	277	332	402
25 years	7 216	497	765	962	1 218	279	402	490	601	236	333	401	487	202	279	333	400
26 years	7 884	491	744	928	1 166	281	400	483	589	239	333	399	481	205	281	333	397
27 years	8 526	484	723	895	1 116	282	397	476	577	241	332	395	474	208	282	332	394
28 years	9 142	476	702	862	1 067	282	393	469	564	243	331	392	467	210	282	331	390
29 years	9 732	468	681	830	1 019	282	388	461	551	244	329	387	459	212	282	329	386
30 years	10 297	459	659	798	972	282	383	452	537	244	327	382	450	213	281	326	381
31 years	10 836	450	637	766	926	280	378	443	523	244	324	376	441	214	280	323	375
32 years	11 349	440	615	734	882	278	371	433	508	243	320	370	431	215	278	319	369
33 years	11 836	429	593	703	839	276	365	423	493	242	316	363	421	215	276	315	362
34 years	12 298	418	571	673	797	273	357	412	478	241	311	356	410	214	273	310	355
35 years	12 734	407	549	643	756	270	350	401	463	239	306	348	399	213	269	305	347
36 years	13 144	396	527	613	716	266	341	390	447	236	300	340	388	211	265	299	339
37 years	13 528	384	505	584	678	262	333	378	431	233	294	332	376	209	261	293	330
38 years	13 887	371	484	556	641	257	324	366	415	230	287	322	364	207	256	286	321
39 years	14 220	359	462	528	605	251	314	353	399	226	280	313	352	204	251	279	312
40 years	14 527	346	441	500	570	246	304	341	383	222	272	303	339	201	245	271	302
41 years	14 808	333	419	473	536	240	294	328	366	217	264	293	326	197	239	264	292
42 years	15 064	319	398	447	503	233	284	315	350	212	256	283	313	193	232	255	282
43 years	15 293	306	377	421	471	226	273	301	333	206	247	272	300	189	225	247	271
44 years	15 497	292	357	396	440	219	262	288	317	200	238	261	286	184	218	238	260
45 years	15 676	278	337	371	411	211	251	274	300	194	229	250	273	179	210	228	249
46 years	15 828	264	317	347	382	203	239	260	284	187	219	238	259	173	202	219	237
47 years	15 955	250	297	324	354	195	228	247	268	180	210	227	245	167	194	209	226
48 years	16 056	236	277	301	328	186	216	233	251	173	200	215	232	161	185	199	214
49 years	16 131	222	258	279	302	177	204	219	235	165	189	203	218	155	176	189	202
50 years	16 180	208	240	258	277	168	192	205	219	157	179	191	204	148	167	178	190
51 years	16 204	194	221	237	253	159	179	191	204	149	168	179	190	140	158	168	178
52 years	16 202	180	203	216	230	149	167	177	188	141	157	166	176	133	148	157	166
53 years	16 174	166	186	197	208	139	155	163	173	132	146	154	163	125	138	146	153
54 years	16 120	152	168	178	187	129	142	150	157	123	135	142	149	117	128	134	141
55 years	16 041	138	152	159	167	119	130	136	142	113	124	129	135	108	118	123	129
56 years	15 936	124	135	141	147	108	117	122	127	104	112	117	122	99	107	112	116
57 years	15 805	110	119	124	128	97	105	109	113	94	100	104	108	90	97	100	104
58 years	15 648	96	103	107	110	86	92	95	98	83	89	92	95	80	86	88	91
59 years	15 466	83	88	90	93	75	79	81	84	73	77	79	81	70	74	76	78
60 years	15 257	69	72	74	76	63	66	68	70	62	65	66	68	60	63	64	66
61 years	15 023	55	57	59	60	51	53	54	55	50	52	53	54	49	51	52	53
62 years	14 764	42	43	43	44	39	40	41	41	38	40	40	41	38	39	39	40
63 years	14 478	28	28	29	29	27	27	27	28	26	27	27	27	26	26	27	27
64 years	14 167	14	14	14	14	14	14	14	14	13	14	14	14	13	13	13	14

Table 12. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1967, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent
COLLEGE—Continued																	
4 Years																	
18 years	2 249	485	828	1 099	1 471	238	374	478	616	193	296	373	475	159	238	296	372
19 years	3 050	483	811	1 066	1 415	243	376	476	609	199	300	375	474	165	243	300	374
20 years	3 824	481	793	1 034	1 360	248	378	474	601	204	304	377	472	171	248	304	376
21 years	4 572	478	776	1 002	1 306	252	378	471	593	209	307	377	469	176	252	306	376
22 years	5 293	475	757	971	1 254	255	378	468	584	213	309	377	465	180	255	308	376
23 years	5 988	470	739	939	1 203	258	378	463	574	217	310	376	461	185	258	310	375
24 years	6 657	465	720	908	1 154	260	376	458	564	220	311	375	456	188	260	311	374
25 years	7 299	460	701	876	1 105	262	374	453	553	223	311	373	451	191	262	311	372
26 years	7 914	453	681	845	1 057	263	371	446	542	225	311	370	444	194	263	310	369
27 years	8 503	446	661	814	1 011	264	368	440	530	226	309	366	437	196	263	309	365
28 years	9 066	438	641	784	965	263	363	432	517	227	308	362	430	198	263	307	361
29 years	9 602	430	621	753	921	263	359	424	504	228	305	358	422	199	262	305	356
30 years	10 112	421	600	724	878	262	353	415	491	228	302	352	413	200	261	302	351
31 years	10 596	412	579	694	836	260	348	406	478	227	299	346	404	200	259	298	345
32 years	11 052	402	559	665	795	258	341	397	464	226	295	340	395	200	257	294	339
33 years	11 483	392	538	636	755	255	334	386	449	224	290	333	385	199	254	290	332
34 years	11 887	382	517	607	717	252	327	376	435	223	285	326	374	198	251	285	325
35 years	12 265	371	497	580	679	248	319	365	420	220	280	318	364	197	247	279	317
36 years	12 616	359	476	552	643	244	311	354	405	217	274	310	353	195	243	273	309
37 years	12 940	348	456	525	608	239	303	343	390	214	268	302	341	193	238	267	301
38 years	13 239	336	435	499	573	234	294	331	375	210	261	293	330	190	233	260	292
39 years	13 510	324	415	473	540	229	285	319	359	206	254	284	318	187	228	253	283
40 years	13 756	312	395	447	508	223	275	307	344	202	247	274	306	183	222	246	273
41 years	13 975	299	375	423	477	217	265	295	329	197	239	264	293	180	216	238	263
42 years	14 167	287	356	398	447	210	255	282	313	192	231	254	281	175	210	230	253
43 years	14 333	274	337	375	418	204	245	270	298	186	222	244	268	171	203	222	243
44 years	14 473	261	317	352	390	196	234	257	282	180	214	233	256	166	196	213	233
45 years	14 586	248	299	329	363	189	224	244	267	174	205	223	243	161	188	204	222
46 years	14 673	235	280	307	337	181	213	231	252	168	196	212	230	155	180	195	211
47 years	14 733	222	262	286	312	173	202	218	237	161	186	201	217	149	172	186	200
48 years	14 767	209	244	265	288	165	191	206	222	154	177	190	205	143	164	176	189
49 years	14 774	196	227	245	265	157	180	193	207	146	167	179	192	137	156	167	178
50 years	14 755	183	210	225	242	148	169	180	193	139	157	168	179	130	147	157	167
51 years	14 710	170	193	207	221	139	157	167	178	131	147	157	166	124	139	147	156
52 years	14 638	157	177	188	200	130	146	155	164	123	137	145	154	116	130	137	145
53 years	14 539	144	161	171	181	121	135	142	150	115	127	134	141	109	121	127	134
54 years	14 414	132	146	153	162	112	123	130	136	107	117	123	129	101	111	117	122
55 years	14 263	119	131	137	144	103	112	117	123	98	107	112	117	94	102	106	111
56 years	14 085	107	116	121	126	93	101	105	109	89	96	100	105	85	92	96	100
57 years	13 881	94	102	106	110	83	90	93	96	80	86	89	92	77	83	86	89
58 years	13 651	82	88	91	94	74	78	81	84	71	76	78	81	69	73	75	78
59 years	13 394	70	74	76	79	64	67	69	71	62	65	67	69	60	63	65	67
60 years	13 110	58	61	63	64	53	56	57	59	52	55	56	57	51	53	54	56
61 years	12 800	46	48	49	50	43	45	46	47	42	44	45	45	41	43	44	44
62 years	12 464	35	36	36	37	33	34	34	35	32	33	34	34	32	32	33	33
63 years	12 101	23	24	24	24	22	23	23	23	22	22	22	23	21	22	22	22
64 years	11 712	12	12	12	12	11	11	11	11	11	11	11	11	11	11	11	11
5 Years or More																	
18 years	1 087	558	980	1 316	1 784	262	425	550	719	210	331	424	547	170	263	331	423
19 years	2 004	558	961	1 279	1 717	269	428	550	712	217	337	427	547	178	270	337	426
20 years	2 896	557	942	1 242	1 652	275	431	549	705	224	343	430	546	185	276	342	429
21 years	3 763	555	922	1 206	1 589	281	434	547	696	231	347	433	544	192	282	347	431
22 years	4 604	552	902	1 169	1 527	287	435	544	687	237	351	434	542	198	287	351	433
23 years	5 420	549	882	1 133	1 467	291	436	541	678	242	354	435	538	204	292	354	433
24 years	6 210	545	861	1 097	1 408	295	436	537	667	247	356	434	534	209	295	356	433
25 years	6 976	540	840	1 061	1 350	298	435	532	656	251	358	433	529	214	298	357	432
26 years	7 715	534	818	1 025	1 294	301	433	526	644	255	359	431	523	218	301	358	430
27 years	8 430	527	796	989	1 239	303	430	519	632	258	359	429	517	222	303	358	428
28 years	9 119	519	773	954	1 185	304	427	512	618	260	358	425	509	225	304	358	424
29 years	9 783	511	751	919	1 133	305	423	504	605	262	357	421	501	227	304	356	420
30 years	10 421	503	728	884	1 082	305	418	495	591	263	355	417	493	229	304	354	415
31 years	11 035	493	704	850	1 032	304	413	486	576	264	352	411	484	231	304	352	410
32 years	11 622	483	681	816	984	303	407	476	561	264	349	405	474	232	302	348	404
33 years	12 185	473	658	783	937	301	400	466	545	263	345	399	463	232	300	344	397
34 years	12 722	461	634	750	891	298	393	455	529	262	341	392	453	232	298	340	390
35 years	13 234	450	611	717	846	295	385	443	513	261	336	384	441	232	295	335	382
36 years	13 720	438	587	685	803	292	377	431	496	259	330	376	429	231	291	329	374
37 years	14 181	425	564	654	761	288	368	419	480	256	324	367	417	229	287	323	365
38 years	14 617	413	541	623	720	283	359	407	463	253	317	358	405	227	282	316	356
39 years	15 027	399	517	592	680	278	349	394	445	249	310	348	392	225	277	309	347
40 years	15 413	386	494	562	642	272	339	380	428	245	302	338	378	222	271	302	336
41 years	15 772	372	471	533	605	266	328	367	410	241	294	327	365	218	265	293	326
42 years	16 107	358	448	504	568	260	317	353	393	235	286	316	351	215	259	285	315
43 years	16 416	343	426	476	533	253	306	338	375	230	277	305	337	210	251	276	304
44 years	16 699	329	403	448	500	245	295	324	357	224	267	293	322	206	244	267	292
45 years	16 958	314	381	421	467	237	283	309	340	218	258	281	308	200	236	257	280
46 years	17 191	299	359	395	435	229	270	295	322	211	248	269	293	195	228	247	268
47 years	17 398	284	338	369	404	220	258	280	304	203	237	257	278	189	219	236	256
48 years	17 581	269	316	344	375	211	245	265	286	196	226	244	263	182	210	226	243
49 years	17 738	253	295	320	346	202	232	250	269	188	215	231	248	175	200	215	230
50 years	17 869	238	275	296	319	192	219	235	251	179	204	218	233	168	191	203	217
51 years	17 976	223	254	272	292	182	206	219	234	170	193	205	218	160	181	192	204
52 years	18 057	207	234	250	266	171	192	204	217	161	181	191	203	152	170	180	191
53 years	18 112	191	215	228	241	160	179	189	199	152	169	178	188	144	159	168	177
54 years	18 142	176	195	206	217	149	165	173	182	142	156	164	172	135	148	156	163
55 years	18 147	160	176	185	194	138	151	158	165	131	143	150	157	125	137	143	149
56 years	18 127	145	158	165	172	126	137	142	149	120	131	136	142	115	125	130	135
57 years	18 081	129	139	145	150	114	122	127	132	109	117	122	126	105	113	117	121
58 years	18 010	113	121	125	130	101	108	112	115	98	104	107	111	94	100	104	107
59 years	17 914	97	103	106	109	88	93	96	99	85	90	93	96	83	88	90	93
60 years	17 792	82	86	88	90	75	79	80	82	73	76	78	80	71	74	76	78
61 years	17 645	66	68	70	71	61	63	65	66	60	62	63	64	58	61	62	63
62 years	17 472	50	51	52	52	47	48	49	49	46	47	48	49	45	46	47	48
63 years	17 275	33	34	34	35	32	32	33	33	31	32	32	33	31	32	32	32
64 years	17 051	17	17	17	17	16	16	17	17	16	16	16	16	16	16	16	16

Table 13. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1966, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
ELEMENTARY SCHOOL																	
Less Than 8 Years																	
18 years	2 197	179	295	385	508	94	141	177	224	78	114	141	176	66	94	114	140
19 years	2 403	177	288	373	488	95	141	175	220	79	115	140	174	67	95	114	140
20 years	2 600	175	280	360	467	95	140	173	216	80	115	140	172	68	95	114	139
21 years	2 790	173	273	348	448	96	139	171	211	81	114	139	170	69	96	114	138
22 years	2 972	171	265	335	429	96	138	168	207	81	114	138	167	70	96	114	137
23 years	3 146	168	257	323	410	96	137	166	203	82	114	136	165	70	96	114	136
24 years	3 312	165	250	311	392	96	135	163	198	82	113	135	162	71	96	113	134
25 years	3 471	162	242	300	374	96	133	160	193	82	112	133	159	71	96	112	133
26 years	3 621	159	234	288	357	95	132	157	188	82	111	131	156	72	95	111	131
27 years	3 764	156	227	277	341	95	130	153	183	82	110	129	153	72	95	110	129
28 years	3 899	152	219	265	324	94	127	150	178	82	109	127	149	72	94	108	126
29 years	4 026	149	211	254	309	93	125	146	173	81	107	125	146	71	93	107	124
30 years	4 145	145	203	243	294	92	122	143	168	81	105	122	142	71	92	105	122
31 years	4 256	141	196	233	279	91	120	139	162	80	104	119	138	71	91	103	119
32 years	4 360	137	188	222	264	89	117	135	157	79	102	117	134	70	89	101	116
33 years	4 455	133	180	212	251	88	114	131	152	78	100	114	130	69	88	99	113
34 years	4 543	129	173	202	237	86	111	127	146	77	97	111	126	69	86	97	110
35 years	4 623	125	165	192	224	85	108	123	141	75	95	108	122	68	84	95	107
36 years	4 695	120	158	182	212	83	105	119	135	74	93	104	118	67	82	92	104
37 years	4 759	116	151	173	199	81	101	114	130	73	90	101	114	65	80	90	101
38 years	4 816	112	144	164	188	79	98	110	124	71	87	98	109	64	78	87	97
39 years	4 864	107	136	155	176	76	94	106	119	69	85	94	105	63	76	84	94
40 years	4 905	103	129	146	165	74	91	101	113	67	82	91	101	61	74	82	90
41 years	4 938	98	123	138	155	72	87	97	108	65	79	87	96	60	72	79	87
42 years	4 963	94	116	129	145	69	84	92	102	63	76	83	92	58	69	76	83
43 years	4 980	89	109	121	135	67	80	88	97	61	73	80	87	56	67	73	79
44 years	4 990	85	103	113	126	64	76	83	92	59	70	76	83	54	64	69	76
45 years	4 991	80	96	106	117	62	73	79	86	57	67	72	79	53	61	66	72
46 years	4 985	76	90	98	108	59	69	75	81	54	63	68	74	50	58	63	68
47 years	4 970	71	84	91	100	56	65	70	76	52	60	65	70	48	56	60	64
48 years	4 948	67	78	84	92	53	61	66	71	49	57	61	66	46	53	57	61
49 years	4 919	62	72	78	84	50	57	61	66	47	53	57	61	44	50	53	57
50 years	4 881	58	67	71	77	47	54	57	61	44	50	53	57	42	47	50	53
51 years	4 835	54	61	65	70	44	50	53	56	42	47	50	53	39	44	47	49
52 years	4 782	50	56	59	63	41	46	49	52	39	43	46	49	37	41	43	46
53 years	4 721	45	51	54	57	38	42	45	47	36	40	42	44	34	38	40	42
54 years	4 652	41	46	48	51	35	39	41	43	33	37	39	40	32	35	37	38
55 years	4 575	37	41	43	45	32	35	37	38	31	33	35	36	29	32	33	35
56 years	4 490	33	36	38	39	29	31	33	34	28	30	31	33	27	29	30	31
57 years	4 397	29	31	33	34	26	28	29	30	25	27	28	29	24	26	27	28
58 years	4 297	25	27	28	29	23	24	25	26	22	23	24	25	21	23	23	24
59 years	4 188	22	23	23	24	20	21	21	22	19	20	21	21	18	19	20	20
60 years	4 072	18	19	19	20	16	17	18	18	16	17	17	17	16	16	17	17
61 years	3 948	14	15	15	15	13	14	14	14	13	13	14	14	13	13	13	14
62 years	3 816	11	11	11	11	10	10	10	11	10	10	10	10	10	10	10	10
63 years	3 677	7	7	7	7	7	7	7	7	7	7	7	7	6	7	7	7
64 years	3 529	3	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3
8 Years																	
18 years	2 529	235	391	513	681	121	184	231	295	100	148	183	230	84	121	148	183
19 years	2 808	233	381	497	654	122	183	229	290	101	148	183	228	85	122	148	182
20 years	3 077	230	372	480	627	123	183	227	285	103	149	182	226	87	123	149	182
21 years	3 336	228	362	464	601	124	182	224	279	104	149	181	223	89	124	149	181
22 years	3 586	225	353	448	576	124	181	221	274	105	149	180	220	90	124	149	180
23 years	3 826	222	343	433	551	125	179	218	268	106	149	179	217	91	125	148	178
24 years	4 056	218	333	417	527	125	178	215	263	107	148	177	214	92	125	148	177
25 years	4 276	215	323	402	504	125	176	211	257	107	147	175	210	93	125	147	175
26 years	4 486	211	313	387	481	125	174	208	251	107	146	173	207	93	125	146	173
27 years	4 686	207	303	372	459	124	171	204	244	107	145	171	203	93	124	145	170
28 years	4 876	202	293	357	438	123	169	199	238	107	143	168	198	94	123	143	167
29 years	5 057	198	283	342	417	122	166	195	231	107	142	165	194	94	122	141	165
30 years	5 228	193	273	328	397	121	163	190	224	106	140	162	189	93	121	139	162
31 years	5 388	188	263	314	377	120	159	186	217	105	138	159	185	93	120	137	158
32 years	5 539	183	253	300	358	118	156	181	211	104	135	155	180	92	118	135	155
33 years	5 680	178	243	287	340	117	152	176	204	103	133	152	175	92	116	132	151
34 years	5 812	173	233	273	322	115	149	170	197	102	130	148	170	91	115	130	148
35 years	5 933	168	224	260	305	113	145	165	189	100	127	144	164	90	112	127	144
36 years	6 044	162	214	248	288	111	141	160	182	99	124	140	159	89	110	124	140
37 years	6 146	157	204	235	272	108	136	154	175	97	121	136	153	87	108	121	135
38 years	6 238	151	195	223	256	106	132	149	168	95	118	132	148	86	105	117	131
39 years	6 319	145	186	211	241	103	128	143	161	93	114	127	142	84	103	114	127
40 years	6 391	139	176	199	226	100	123	137	154	91	110	123	137	82	100	110	122
41 years	6 453	134	167	188	212	97	119	132	147	88	107	118	131	81	97	106	118
42 years	6 506	128	158	177	199	94	114	126	139	86	103	113	125	78	94	103	113
43 years	6 548	122	149	166	186	91	109	120	132	83	99	109	119	76	90	99	108
44 years	6 581	116	141	156	173	87	104	114	125	80	95	104	114	74	87	95	103
45 years	6 603	110	132	146	161	84	99	108	118	77	91	99	108	71	84	91	98
46 years	6 616	104	124	136	149	80	94	102	112	74	87	94	102	69	80	86	94
47 years	6 619	98	116	126	138	77	89	97	105	71	82	89	96	66	76	82	89
48 years	6 612	92	108	117	127	73	84	91	98	68	78	84	90	63	73	78	84
49 years	6 595	86	100	108	117	69	79	85	91	65	74	79	85	61	69	74	79
50 years	6 568	81	93	99	107	65	74	79	85	61	69	74	79	58	65	69	74
51 years	6 532	75	85	91	97	61	69	74	78	58	65	69	73	54	61	65	69
52 years	6 485	69	78	83	88	57	64	68	72	54	61	64	68	51	57	60	64
53 years	6 429	63	71	75	79	53	59	63	66	51	56	59	62	48	53	56	59
54 years	6 363	58	64	68	71	49	54	57	60	47	52	54	57	45	49	51	54
55 years	6 287	52	57	60	63	45	49	52	54	43	47	49	51	41	45	47	49
56 years	6 201	47	51	53	56	41	44	46	48	39	42	44	46	38	41	42	44
57 years	6 105	41	45	46	48	37	39	41	42	35	38	39	41	34	36	38	39
58 years	5 999	36	39	40	41	32	34	36	37	31	33	34	35	30	32	33	34
59 years	5 884	31	33	34	35	28	30	30	31	27	29	29	30	26	28	29	29
60 years	5 759	26	27	27	28	24	25	25	26	23	24	25	25	22	23	24	24
61 years	5 623	20	21	22	22	19	20	20	20	19	19	20	20	18	19	19	20
62 years	5 478	15	16	16	16	14	15	15	15	14	15	15	15	14	14	14	15
63 years	5 323	10	10	10	11	10	10	10	10	10	10	10	10	9	10	10	10
64 years	5 158	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5

Table 13. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1966, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent
HIGH SCHOOL																	
1 to 3 Years																	
18 years	1 638	268	452	597	796	134	208	264	338	109	166	207	262	91	134	165	207
19 years	2 067	266	442	579	765	136	209	263	334	112	167	208	261	94	136	167	207
20 years	2 481	265	432	561	735	138	209	261	329	115	169	208	260	96	139	169	208
21 years	2 880	263	422	543	705	140	209	259	324	117	170	208	258	99	141	170	208
22 years	3 264	261	412	526	677	142	209	257	319	119	171	208	255	101	142	171	207
23 years	3 633	258	402	508	649	143	208	254	313	121	171	207	253	103	143	171	207
24 years	3 987	255	391	491	622	144	207	251	308	122	172	206	250	105	144	171	205
25 years	4 326	251	380	474	595	145	205	248	301	124	171	205	246	106	145	171	204
26 years	4 651	247	369	456	569	145	203	244	295	124	171	203	243	108	145	171	202
27 years	4 960	243	358	439	543	145	201	240	288	125	170	200	238	109	145	170	200
28 years	5 254	239	347	422	519	145	199	235	281	125	169	198	234	109	145	168	197
29 years	5 534	234	335	406	495	144	196	230	273	125	167	195	229	110	144	167	194
30 years	5 798	229	324	389	471	143	192	225	266	125	165	192	224	110	143	165	191
31 years	6 048	223	312	373	448	142	189	220	258	124	163	188	219	110	142	163	188
32 years	6 282	218	301	357	426	141	185	215	250	124	161	185	214	110	140	160	184
33 years	6 502	212	289	341	404	139	181	209	242	123	158	181	208	109	139	157	180
34 years	6 707	206	278	326	383	137	177	203	234	121	155	176	202	108	136	154	176
35 years	6 896	200	267	310	363	135	173	197	226	120	152	172	196	107	134	151	171
36 years	7 071	194	255	295	343	132	168	191	218	118	148	167	190	106	132	148	167
37 years	7 231	187	244	281	324	129	163	184	209	116	145	162	183	104	129	144	162
38 years	7 376	180	233	266	305	126	158	178	201	114	141	157	177	103	126	140	157
39 years	7 506	174	222	252	287	123	153	171	192	111	137	152	170	101	123	136	152
40 years	7 621	167	211	238	270	120	147	164	184	109	132	147	164	99	119	132	146
41 years	7 721	160	200	225	253	116	142	157	175	106	128	141	157	97	116	128	141
42 years	7 806	153	189	211	237	113	136	151	167	103	123	136	150	94	112	123	135
43 years	7 876	146	179	199	221	109	131	144	158	100	119	130	143	92	108	118	130
44 years	7 931	139	168	186	206	105	125	137	150	96	114	124	136	89	104	113	124
45 years	7 971	131	158	174	192	101	119	130	141	93	109	118	129	86	100	109	118
46 years	7 996	124	148	162	178	96	113	122	133	89	104	112	122	83	96	103	112
47 years	8 007	117	138	150	164	92	107	115	125	85	99	106	115	79	91	98	106
48 years	8 002	110	129	139	151	87	101	108	117	81	93	100	108	76	87	93	100
49 years	7 982	103	119	129	139	83	95	101	109	77	88	94	101	72	82	88	94
50 years	7 948	96	110	118	127	78	89	95	101	73	83	88	94	69	78	82	88
51 years	7 898	89	101	108	115	73	82	88	93	69	77	82	87	65	73	77	82
52 years	7 834	82	92	98	104	68	76	81	86	65	72	76	80	61	68	72	76
53 years	7 754	75	84	89	94	63	70	74	78	60	66	70	74	57	63	66	70
54 years	7 660	68	76	80	84	58	64	67	71	56	61	64	67	53	58	61	64
55 years	7 550	62	68	71	74	53	58	61	64	51	55	58	61	49	53	55	58
56 years	7 426	55	60	63	65	48	52	54	57	46	50	52	54	44	48	50	52
57 years	7 287	49	52	54	56	43	46	48	50	41	44	46	48	40	43	44	46
58 years	7 133	42	45	47	48	38	40	42	43	37	39	40	41	35	38	39	40
59 years	6 964	36	38	39	40	33	34	35	36	32	33	34	35	31	32	33	34
60 years	6 779	30	31	32	33	27	29	29	30	27	28	28	29	26	27	28	28
61 years	6 580	24	25	25	25	22	23	23	24	22	22	23	23	21	22	22	23
62 years	6 366	18	18	18	19	17	17	17	18	16	17	17	17	16	16	17	17
63 years	6 137	12	12	12	12	11	11	11	12	11	11	11	11	11	11	11	11
64 years	5 893	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
4 Years																	
18 years	2 767	320	539	710	946	162	250	316	404	133	200	249	314	111	162	200	248
19 years	3 198	318	526	688	908	164	250	314	398	136	201	249	312	114	164	201	248
20 years	3 613	316	514	666	872	166	250	311	392	138	202	249	309	117	166	202	248
21 years	4 015	313	501	644	836	168	249	308	385	141	203	248	307	119	168	203	247
22 years	4 401	309	488	623	802	169	248	305	378	142	204	247	303	121	169	203	246
23 years	4 773	305	475	602	768	170	246	301	371	144	204	246	300	123	170	203	245
24 years	5 130	301	462	581	735	171	245	297	364	145	203	244	295	125	171	203	243
25 years	5 472	297	449	560	704	171	242	292	356	146	203	242	291	126	171	202	241
26 years	5 799	292	436	539	672	171	240	288	348	147	202	239	286	127	171	201	238
27 years	6 112	287	422	519	642	171	237	282	339	147	200	236	281	128	171	200	235
28 years	6 410	281	409	498	613	170	234	277	331	147	198	233	276	129	170	198	232
29 years	6 694	275	395	479	584	169	230	271	322	147	196	229	270	129	169	196	229
30 years	6 962	269	381	459	556	168	226	265	313	147	194	225	264	129	168	194	225
31 years	7 216	263	368	440	529	167	222	259	304	146	191	221	257	129	166	191	220
32 years	7 456	256	354	421	502	165	217	252	294	145	188	217	251	128	164	188	216
33 years	7 680	249	341	402	477	163	213	245	285	143	185	212	244	127	162	185	211
34 years	7 890	242	327	384	452	160	208	238	275	142	181	207	237	126	160	181	206
35 years	8 085	235	314	366	428	157	202	231	265	140	178	202	230	125	157	177	201
36 years	8 265	227	300	348	405	155	197	224	256	138	174	196	223	124	154	173	195
37 years	8 431	220	287	331	382	151	191	216	246	136	169	190	215	122	151	169	190
38 years	8 582	212	274	314	360	148	185	209	236	133	165	185	208	120	147	164	184
39 years	8 718	204	261	297	339	144	179	201	226	130	160	179	200	118	144	160	178
40 years	8 840	196	248	281	319	141	173	193	216	127	155	172	192	116	140	155	172
41 years	8 947	188	236	265	299	136	167	185	206	124	150	166	184	113	136	150	165
42 years	9 039	180	223	250	280	132	160	177	196	120	145	160	176	110	132	144	159
43 years	9 116	172	211	235	262	128	154	169	187	117	140	153	168	107	127	139	152
44 years	9 179	163	199	220	244	123	147	161	177	113	134	146	160	104	123	134	146
45 years	9 227	155	187	206	227	118	140	153	167	109	128	140	152	101	118	128	139
46 years	9 260	147	175	192	211	114	133	145	158	105	122	133	144	97	113	122	132
47 years	9 278	139	164	179	195	108	126	137	148	101	117	126	136	94	108	116	125
48 years	9 282	130	153	166	180	103	119	129	139	96	111	119	128	90	103	110	118
49 years	9 271	122	142	153	165	98	112	120	129	91	104	112	120	86	97	104	111
50 years	9 245	114	131	141	151	93	105	112	120	87	98	105	112	81	92	98	104
51 years	9 205	106	121	129	138	87	98	104	111	82	92	98	104	77	87	92	97
52 years	9 150	98	111	118	125	81	91	97	102	77	86	91	96	73	81	85	90
53 years	9 080	90	101	106	113	76	84	89	94	72	79	84	88	68	75	79	83
54 years	8 996	82	91	96	101	70	77	81	85	66	73	77	81	63	69	73	76
55 years	8 896	74	82	85	90	64	70	73	77	61	67	70	73	58	64	66	69
56 years	8 782	67	72	76	79	58	63	66	68	56	60	63	65	53	58	60	62
57 years	8 654	59	63	66	68	52	56	58	60	50	54	56	58	48	52	54	55
58 years	8 510	51	55	57	59	46	49	51	52	44	47	49	50	43	46	47	49
59 years	8 352	44	46	48	49	40	42	43	44	39	41	42	43	37	39	41	42
60 years	8 179	36	38	39	40	33	35	36	37	33	34	35	36	32	33	34	35
61 years	7 992	29	30	31	31	27	28	29	29	26	27	28	28	26	27	27	28
62 years	7 789	22	22	23	23	20	21	21	22	20	21	21	21	20	20	21	21
63 years	7 572	14	15	15	15	14	14	14	14	14	14	14	14	13	14	14	14
64 years	7 341	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7

Table 13. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1966, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent, with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
COLLEGE																	
1 to 3 Years																	
18 years	867	366	622	824	1 099	179	282	360	464	145	224	282	358	119	179	223	281
19 years	1 592	365	610	800	1 058	184	285	360	460	150	227	284	358	125	184	227	283
20 years	2 292	364	598	777	1 018	188	287	359	454	155	231	286	357	130	188	231	285
21 years	2 965	363	585	753	978	192	288	357	449	159	233	287	356	134	192	233	286
22 years	3 613	361	572	730	939	195	288	355	442	163	236	287	354	138	195	235	286
23 years	4 235	358	558	707	902	198	288	352	435	166	237	287	351	142	198	237	286
24 years	4 832	354	544	683	865	200	287	349	428	169	238	286	347	145	200	238	285
25 years	5 403	350	530	660	828	201	286	345	420	171	238	285	343	148	201	238	284
26 years	5 948	345	515	636	793	202	284	340	411	173	238	283	339	150	202	238	282
27 years	6 467	340	500	613	758	203	281	335	402	174	237	280	333	152	203	237	279
28 years	6 961	334	485	590	724	203	278	329	393	175	236	277	328	153	203	236	276
29 years	7 429	328	469	567	690	202	274	323	383	176	234	274	322	154	202	234	273
30 years	7 871	321	453	544	658	201	270	316	373	176	232	269	315	155	201	232	269
31 years	8 288	314	438	522	626	200	266	309	362	175	229	265	308	155	200	229	264
32 years	8 679	306	422	500	595	198	261	302	351	174	226	260	300	155	198	226	259
33 years	9 044	298	406	478	565	196	255	294	340	173	222	254	292	154	195	222	253
34 years	9 383	290	390	456	536	193	249	286	329	171	218	248	284	153	193	218	248
35 years	9 697	281	374	434	507	190	243	277	317	169	214	242	276	152	190	213	241
36 years	9 985	272	358	413	479	187	237	268	306	167	209	236	267	150	186	209	235
37 years	10 248	263	342	393	453	183	230	259	294	164	204	229	258	148	182	203	228
38 years	10 484	254	326	372	427	179	223	250	282	161	198	222	249	146	178	198	221
39 years	10 695	244	311	352	401	174	215	240	270	157	193	214	239	143	173	192	214
40 years	10 881	234	295	333	377	169	207	231	258	153	187	207	230	140	169	186	206
41 years	11 040	224	280	314	353	164	200	221	246	149	180	199	220	137	163	180	198
42 years	11 174	214	264	295	330	159	191	211	233	145	174	191	210	133	158	173	190
43 years	11 282	204	249	277	308	153	183	201	221	140	167	182	200	129	152	166	182
44 years	11 365	194	235	259	287	147	175	191	209	135	160	174	190	125	147	159	173
45 years	11 422	184	220	242	266	141	166	181	197	130	153	166	180	121	140	152	165
46 years	11 453	173	206	225	246	135	158	171	186	125	145	157	170	116	134	145	156
47 years	11 458	163	192	209	227	128	149	161	174	119	138	148	160	111	128	137	148
48 years	11 438	153	178	193	209	122	140	151	162	114	130	140	150	106	121	130	139
49 years	11 392	143	165	177	191	115	131	141	151	108	122	131	140	101	114	122	130
50 years	11 320	133	152	163	175	108	123	131	140	102	115	122	130	96	108	114	122
51 years	11 223	123	139	148	158	101	114	121	128	95	107	113	120	90	101	107	113
52 years	11 100	113	127	135	143	94	105	111	118	89	99	105	111	84	94	99	104
53 years	10 951	103	115	121	128	87	96	102	107	83	91	96	101	78	86	91	96
54 years	10 777	93	103	109	114	80	88	92	97	76	83	87	92	72	79	83	87
55 years	10 577	84	92	96	101	73	79	83	86	69	76	79	82	66	72	75	79
56 years	10 351	75	81	85	88	65	71	74	77	63	68	70	73	60	65	67	70
57 years	10 099	66	71	73	76	58	62	65	67	56	60	62	64	54	58	60	62
58 years	9 822	57	61	63	65	51	54	56	58	49	52	54	56	48	50	52	54
59 years	9 519	48	51	52	54	44	46	47	49	42	45	46	47	41	43	44	46
60 years	9 190	39	41	42	43	36	38	39	40	35	37	38	39	34	36	37	38
61 years	8 836	31	32	33	34	29	30	31	31	28	29	30	31	28	29	29	30
62 years	8 456	23	24	24	24	22	22	23	23	21	22	22	23	21	22	22	22
63 years	8 050	15	15	16	16	15	15	15	15	14	15	15	15	14	14	15	15
64 years	7 619	7	8	8	8	7	7	7	7	7	7	7	7	7	7	7	7
4 Years or More																	
18 years	1 922	500	863	1 150	1 546	242	384	493	639	196	303	384	491	161	242	303	383
19 years	2 740	499	845	1 116	1 487	247	387	492	632	202	308	386	490	167	248	307	385
20 years	3 533	497	828	1 083	1 430	253	389	490	624	208	311	388	488	173	253	311	387
21 years	4 301	495	809	1 050	1 374	257	390	488	616	213	315	389	485	178	258	314	388
22 years	5 043	492	791	1 017	1 320	261	390	484	607	217	317	389	482	183	261	317	388
23 years	5 760	488	772	985	1 267	264	390	480	598	221	319	389	478	188	265	319	388
24 years	6 451	483	753	952	1 215	267	389	476	587	225	320	388	473	192	267	320	387
25 years	7 117	477	733	920	1 164	269	387	470	577	228	321	386	468	195	269	320	385
26 years	7 757	471	713	888	1 114	271	384	464	565	231	321	383	462	198	271	320	382
27 years	8 372	464	693	856	1 066	272	381	457	553	232	320	380	455	201	272	319	379
28 years	8 961	457	672	825	1 019	272	377	450	541	234	319	376	448	203	272	318	375
29 years	9 525	449	651	793	973	272	373	442	528	235	317	372	440	205	271	316	371
30 years	10 063	440	630	762	928	271	368	434	514	235	314	367	431	206	270	313	366
31 years	10 576	431	609	732	884	269	362	424	501	235	311	361	422	206	269	310	360
32 years	11 063	421	588	701	841	268	356	415	486	234	307	355	413	207	267	306	354
33 years	11 525	411	567	672	800	265	350	405	472	233	303	348	403	206	265	302	347
34 years	11 962	400	546	642	760	262	342	395	457	231	298	341	393	206	262	297	340
35 years	12 373	389	524	613	721	259	335	384	442	229	293	334	382	204	258	292	332
36 years	12 758	378	503	585	683	255	327	373	427	227	287	326	371	203	254	286	324
37 years	13 119	366	482	557	646	250	318	361	412	224	281	317	359	201	250	280	316
38 years	13 453	355	461	529	610	246	309	349	396	220	274	308	348	198	245	274	307
39 years	13 762	342	440	503	575	240	300	337	380	216	267	299	336	196	240	267	298
40 years	14 046	330	420	476	542	235	291	325	365	212	260	289	323	192	234	259	288
41 years	14 304	317	399	450	509	229	281	312	349	207	252	280	311	189	228	252	279
42 years	14 537	304	379	425	478	222	271	300	333	202	244	269	298	185	221	243	268
43 years	14 744	291	359	400	448	216	260	287	317	197	236	259	285	180	215	235	258
44 years	14 926	278	339	376	418	208	249	274	301	191	227	248	272	176	207	226	247
45 years	15 083	265	320	353	390	201	239	261	285	185	218	238	259	171	200	217	237
46 years	15 214	251	300	330	362	193	227	247	270	178	209	227	246	165	192	208	226
47 years	15 319	238	282	307	336	185	216	234	254	171	199	215	233	159	184	199	214
48 years	15 399	224	263	286	310	177	205	221	238	164	189	204	220	153	176	189	203
49 years	15 453	211	245	264	286	168	193	207	223	157	180	192	206	147	167	179	192
50 years	15 483	197	227	244	262	159	182	194	208	149	169	181	193	140	159	169	180
51 years	15 486	184	209	224	240	150	170	181	193	141	159	169	180	133	149	159	169
52 years	15 464	170	192	204	218	141	158	168	178	133	149	157	167	126	140	148	157
53 years	15 417	157	175	186	197	132	146	154	163	125	138	146	154	118	131	138	145
54 years	15 344	143	159	167	177	122	134	141	148	116	127	134	141	110	121	127	133
55 years	15 246	130	143	150	157	112	122	128	134	107	117	122	128	102	111	116	121
56 years	15 122	117	127	133	139	102	111	115	120	98	106	110	115	94	101	105	110
57 years	14 973	104	112	116	121	92	99	102	106	88	95	98	102	85	91	94	98
58 years	14 798	91	97	100	104	81	86	89	92	78	83	86	89	76	80	83	86
59 years	14 598	78	82	85	87	70	74	76	79	68	72	74	76	66	70	72	74
60 years	14 372	65	68	69	71	59	62	64	65	58	61	62	63	56	59	60	62
61 years	14 121	52	54	55	56	48	50	51	52	47	49	50	51	46	48	49	50
62 years	13 845	39	40	41	41	37	38	38	39	36	37	38	38	35	36	37	37
63 years	13 543	26	26	27	27	25	25	26	26	24	25	25	25	24	25	25	25
64 years	13 215	13	13	13	13	13	13	13	13	12	13	13	13	12	12	13	13

Table 13. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1966, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent
COLLEGE—Continued																	
4 Years																	
18 years	2 316	478	820	1 089	1 461	233	369	471	609	190	291	368	469	156	234	291	367
19 years	3 073	477	803	1 057	1 405	238	371	470	602	195	295	370	467	162	239	295	369
20 years	3 806	474	785	1 025	1 351	243	372	467	594	200	299	371	465	167	243	298	370
21 years	4 515	472	768	994	1 298	247	372	465	586	205	301	371	462	172	247	301	370
22 years	5 199	468	750	962	1 246	250	372	461	577	209	303	371	459	177	251	303	370
23 years	5 860	464	731	931	1 195	253	372	457	567	213	305	371	455	181	253	305	369
24 years	6 496	459	713	900	1 146	255	370	452	557	216	306	369	450	184	256	305	368
25 years	7 109	453	694	869	1 098	257	368	447	547	218	306	367	444	187	257	305	366
26 years	7 697	447	674	838	1 050	258	365	440	535	220	305	364	438	190	258	305	363
27 years	8 261	440	655	808	1 004	259	362	434	524	222	304	361	432	192	259	304	360
28 years	8 801	433	635	778	960	259	358	426	512	223	303	357	424	194	259	302	356
29 years	9 316	425	615	748	916	258	354	418	499	223	301	352	416	195	258	300	351
30 years	9 808	416	595	718	873	257	349	410	486	223	298	347	408	196	257	297	346
31 years	10 276	407	575	689	832	256	343	401	473	223	295	342	399	196	255	294	341
32 years	10 719	398	554	660	791	254	337	392	459	222	291	336	390	196	253	290	335
33 years	11 138	388	534	632	752	251	330	382	445	221	286	329	380	196	251	286	328
34 years	11 534	378	514	604	714	248	323	372	431	219	282	322	370	195	247	281	321
35 years	11 905	367	493	577	677	245	316	362	417	217	277	315	360	194	244	276	314
36 years	12 252	356	473	550	641	241	308	351	402	214	271	307	349	192	240	270	306
37 years	12 574	345	453	523	606	236	300	340	387	211	265	299	338	190	236	264	298
38 years	12 873	334	433	497	572	232	291	329	372	208	259	290	327	187	231	258	289
39 years	13 148	322	414	472	540	227	282	317	357	204	252	281	316	185	226	251	280
40 years	13 398	310	394	447	508	221	273	305	342	200	245	272	304	181	220	244	271
41 years	13 625	298	375	422	477	215	264	293	327	195	237	263	292	178	214	236	262
42 years	13 827	285	355	398	447	209	254	281	312	190	229	253	280	174	208	229	252
43 years	14 005	273	336	375	419	202	244	269	297	185	221	243	268	170	202	221	242
44 years	14 159	260	318	352	391	196	234	257	282	179	213	233	255	165	195	212	232
45 years	14 289	248	299	330	364	188	223	244	267	173	204	223	243	160	188	204	222
46 years	14 395	235	281	308	338	181	213	232	252	167	195	212	230	155	180	195	211
47 years	14 476	222	263	287	314	173	202	219	237	161	186	201	218	149	172	186	201
48 years	14 534	209	246	267	290	165	191	206	223	154	177	191	205	143	164	177	190
49 years	14 567	197	228	247	267	157	180	194	208	147	168	180	193	137	156	167	179
50 years	14 576	184	212	227	244	149	170	181	194	139	158	169	180	131	148	158	168
51 years	14 561	171	195	209	223	140	158	169	180	132	149	158	168	124	139	148	157
52 years	14 522	158	179	190	203	132	147	156	166	124	139	147	155	117	131	138	146
53 years	14 459	146	163	173	183	123	136	144	152	116	129	136	143	110	122	128	135
54 years	14 372	133	148	156	164	113	125	131	138	108	119	124	131	103	113	118	124
55 years	14 261	121	133	139	146	104	114	119	125	99	108	113	118	95	103	108	113
56 years	14 125	108	118	123	129	95	103	107	111	91	98	102	106	87	94	98	102
57 years	13 966	96	104	108	112	85	91	95	98	82	88	91	94	79	84	87	91
58 years	13 782	84	90	93	96	75	80	83	85	73	77	80	82	70	75	77	79
59 years	13 574	72	76	78	81	65	69	71	73	63	67	69	70	61	65	66	68
60 years	13 342	60	63	64	66	55	58	59	60	53	56	57	59	52	54	56	57
61 years	13 086	48	50	51	52	45	46	47	48	43	45	46	47	43	44	45	46
62 years	12 806	36	37	37	38	34	35	35	36	33	34	35	35	33	34	34	34
63 years	12 502	24	24	25	25	23	23	24	24	23	23	23	23	22	23	23	23
64 years	12 173	12	12	12	12	12	12	12	12	12	12	12	12	11	12	12	12
5 Years or More																	
18 years	1 243	529	919	1 227	1 654	253	405	522	678	203	318	404	519	166	253	318	403
19 years	2 166	529	901	1 193	1 592	259	409	521	672	211	324	408	519	173	260	323	407
20 years	3 061	528	883	1 158	1 531	265	411	520	664	217	328	410	518	180	266	328	409
21 years	3 928	526	864	1 123	1 472	271	413	518	656	223	333	412	516	187	271	332	411
22 years	4 766	523	845	1 089	1 415	276	414	515	647	229	336	413	513	192	276	336	412
23 years	5 575	519	825	1 055	1 358	280	414	512	638	234	338	413	509	198	280	338	412
24 years	6 357	515	805	1 020	1 303	283	414	507	627	238	340	412	505	202	283	340	411
25 years	7 109	509	785	986	1 249	286	412	502	616	242	341	411	500	207	286	341	410
26 years	7 834	503	764	953	1 197	288	410	496	605	245	342	409	493	210	288	341	408
27 years	8 530	496	742	919	1 145	289	407	489	592	247	341	406	487	213	289	341	405
28 years	9 198	489	721	885	1 095	290	403	482	579	249	340	402	479	216	290	340	401
29 years	9 837	481	699	852	1 046	290	399	473	566	250	338	398	471	218	290	338	397
30 years	10 448	472	677	819	998	289	394	465	552	251	336	393	462	219	289	335	391
31 years	11 030	462	655	787	951	288	388	455	537	251	333	387	453	220	288	332	386
32 years	11 584	452	632	755	906	286	382	445	523	250	329	381	443	221	286	328	379
33 years	12 110	441	610	723	861	284	375	435	507	249	325	374	433	221	284	324	373
34 years	12 607	430	587	691	818	281	368	424	492	248	320	366	422	220	281	319	365
35 years	13 076	419	565	661	777	278	360	413	476	246	315	359	411	219	277	314	357
36 years	13 517	407	542	630	736	274	351	401	460	243	309	350	399	218	273	308	349
37 years	13 929	395	520	600	696	269	342	389	443	240	302	341	387	216	268	301	340
38 years	14 313	382	497	571	658	264	333	376	427	237	295	332	374	213	263	295	331
39 years	14 668	369	475	542	621	259	323	363	410	233	288	322	362	210	258	287	321
40 years	14 995	356	453	514	585	253	313	350	393	228	280	312	349	207	252	279	311
41 years	15 293	342	431	486	550	247	303	337	376	223	272	302	335	203	246	271	300
42 years	15 564	328	409	459	516	240	292	323	359	218	263	291	322	199	239	263	290
43 years	15 805	314	388	432	483	233	281	310	342	212	254	280	308	195	232	254	279
44 years	16 019	300	366	406	452	225	269	296	325	206	245	268	294	190	224	244	267
45 years	16 204	286	346	381	421	217	258	282	308	200	235	257	280	184	216	235	256
46 years	16 360	271	325	356	392	209	246	267	291	193	226	245	266	178	208	225	244
47 years	16 489	257	304	332	363	200	234	253	275	185	215	233	252	172	199	215	232
48 years	16 588	242	284	309	336	191	221	239	258	178	205	220	238	166	190	204	220
49 years	16 660	228	265	286	309	182	209	224	241	170	194	208	223	159	181	194	207
50 years	16 703	213	246	264	284	172	197	210	225	161	183	196	209	151	171	183	195
51 years	16 718	199	227	242	259	163	184	196	209	153	172	183	195	144	162	172	182
52 years	16 704	184	208	221	236	153	171	181	192	144	161	170	181	136	152	160	170
53 years	16 662	170	190	201	213	142	158	167	177	135	150	158	166	128	142	149	157
54 years	16 591	155	172	181	191	132	146	153	161	125	138	145	152	119	131	138	144
55 years	16 492	141	155	162	170	121	133	139	145	116	126	132	138	110	120	126	131
56 years	16 365	127	138	144	150	110	120	125	130	106	114	119	124	101	110	114	119
57 years	16 209	112	121	126	131	99	107	111	115	95	102	106	110	92	98	102	106
58 years	16 025	98	105	109	112	88	94	97	100	85	90	93	96	82	87	90	93
59 years	15 813	84	89	92	94	76	81	83	85	74	78	80	82	72	76	78	80
60 years	15 572	70	73	75	77	64	67	69	71	63	66	67	69	61	64	65	67
61 years	15 302	56	58	59	61	52	54	55	56	51	53	54	55	50	52	53	54
62 years	15 005	42	43	44	45	40	41	41	42	39	40	41	41	38	39	40	40
63 years	14 679	28	29	29	29	27	27	28	28	27	27	27	28	26	27	27	27
64 years	14 324	14	14	14	14	14	14	14	14	14	14	14	14	13	14	14	14

Table 14. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1964, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
ELEMENTARY SCHOOL																	
Less Than 8 Years																	
18 years	1 434	167	277	363	480	85	130	164	209	70	105	130	163	59	85	105	130
19 years	1 681	165	270	351	461	87	130	163	206	72	106	130	162	61	87	105	130
20 years	1 920	164	264	340	442	88	130	162	202	73	106	130	161	62	88	106	130
21 years	2 149	162	257	329	424	89	130	160	199	74	107	130	159	63	89	106	129
22 years	2 369	161	251	318	407	89	129	158	195	75	107	129	157	64	89	107	129
23 years	2 580	159	244	307	390	90	129	156	192	76	107	128	155	65	90	107	128
24 years	2 781	156	237	296	373	90	128	154	188	77	106	127	153	66	90	106	127
25 years	2 973	154	230	285	356	90	126	152	183	77	106	126	151	67	90	106	126
26 years	3 156	151	223	274	340	90	125	149	179	77	105	124	148	67	90	105	124
27 years	3 329	148	216	264	325	90	123	146	175	78	105	123	145	68	90	104	122
28 years	3 493	145	209	253	310	89	121	143	170	78	103	121	142	68	89	103	121
29 years	3 648	142	202	243	295	89	119	140	165	77	102	119	139	68	88	102	118
30 years	3 793	139	194	233	281	88	117	137	160	77	101	117	136	68	88	101	116
31 years	3 929	135	187	223	267	87	115	133	155	76	99	114	132	68	87	99	114
32 years	4 056	131	180	213	253	86	112	129	150	76	98	112	129	67	86	97	111
33 years	4 174	128	173	203	240	84	109	126	145	75	96	109	125	67	84	95	109
34 years	4 282	124	166	194	227	83	107	122	140	74	94	106	121	66	83	93	106
35 years	4 381	120	159	184	215	81	104	118	135	73	91	103	117	65	81	91	103
36 years	4 471	116	152	175	203	80	101	114	130	71	89	100	114	64	79	89	100
37 years	4 551	112	145	166	191	78	98	110	124	70	87	97	109	63	78	86	97
38 years	4 622	107	138	157	180	76	94	106	119	68	84	94	105	62	76	84	94
39 years	4 684	103	131	149	169	74	91	102	114	67	82	91	101	61	74	81	90
40 years	4 736	99	124	140	159	72	88	97	109	65	79	87	97	59	71	79	87
41 years	4 779	95	118	132	148	69	84	93	103	63	76	84	93	58	69	76	83
42 years	4 813	90	111	124	139	67	81	89	98	61	73	80	88	56	67	73	80
43 years	4 838	86	105	116	129	64	77	85	93	59	70	77	84	54	64	70	76
44 years	4 853	81	98	109	120	62	73	80	88	57	67	73	80	53	62	67	73
45 years	4 859	77	92	101	111	59	70	76	83	55	64	69	75	51	59	64	69
46 years	4 856	73	86	94	103	57	66	72	78	52	61	66	71	49	56	61	65
47 years	4 843	68	80	87	95	54	62	67	73	50	58	62	67	47	53	57	62
48 years	4 821	64	75	81	87	51	59	63	68	47	54	58	63	44	51	54	58
49 years	4 790	60	69	74	80	48	55	59	63	45	51	55	58	42	48	51	54
50 years	4 749	55	63	68	73	45	51	55	58	42	48	51	54	40	45	48	51
51 years	4 699	51	58	62	66	42	48	50	54	40	45	47	50	38	42	44	47
52 years	4 640	47	53	56	60	39	44	46	49	37	41	44	46	35	39	41	43
53 years	4 572	43	48	51	54	36	40	42	45	34	38	40	42	33	36	38	40
54 years	4 494	39	43	45	48	33	37	38	40	32	35	36	38	30	33	35	36
55 years	4 407	35	38	40	42	30	33	35	36	29	32	33	34	28	30	31	33
56 years	4 311	31	34	35	37	27	30	31	32	26	28	29	31	25	27	28	29
57 years	4 205	27	29	31	32	24	26	27	28	23	25	26	27	22	24	25	26
58 years	4 090	24	25	26	27	21	23	23	24	21	22	23	23	20	21	22	22
59 years	3 966	20	21	22	22	18	19	20	20	18	19	19	20	17	18	19	19
60 years	3 832	17	17	18	18	15	16	16	17	15	15	16	16	14	15	15	16
61 years	3 689	13	14	14	14	12	13	13	13	12	12	13	13	12	12	12	13
62 years	3 537	10	10	10	10	9	9	10	10	9	9	9	9	9	9	9	9
63 years	3 376	6	7	7	7	6	6	6	6	6	6	6	6	6	6	6	6
64 years	3 205	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
8 Years																	
18 years	2 337	218	363	476	631	112	171	215	273	93	137	170	214	78	112	137	170
19 years	2 600	216	354	461	606	113	170	213	269	94	138	170	212	79	113	138	169
20 years	2 853	214	345	445	581	114	170	211	264	96	138	169	210	81	114	138	169
21 years	3 097	211	336	430	557	115	169	208	259	97	138	168	207	82	115	138	168
22 years	3 331	209	327	416	533	116	168	206	254	98	138	167	205	84	116	138	167
23 years	3 556	206	318	401	511	116	167	203	249	98	138	166	202	85	116	138	166
24 years	3 772	203	309	387	489	116	165	200	244	99	138	165	199	85	116	137	164
25 years	3 978	199	300	372	467	116	163	196	238	99	137	163	195	86	116	137	162
26 years	4 175	196	290	358	446	116	161	193	232	100	136	161	192	87	116	136	160
27 years	4 363	192	281	345	426	115	159	189	227	100	135	158	188	87	115	134	158
28 years	4 541	188	272	331	406	115	157	185	220	99	133	156	184	87	115	133	155
29 years	4 710	184	262	317	386	114	154	181	214	99	132	153	180	87	114	131	153
30 years	4 870	179	253	304	368	113	151	177	208	98	130	150	176	87	113	129	150
31 years	5 020	175	244	291	349	111	148	172	202	98	128	147	171	86	111	127	147
32 years	5 161	170	235	278	332	110	145	168	195	97	126	144	167	86	110	125	144
33 years	5 292	165	225	266	315	108	141	163	189	96	123	141	162	85	108	123	140
34 years	5 414	160	216	253	298	107	138	158	182	95	121	137	157	84	106	120	137
35 years	5 527	155	207	241	282	105	134	153	176	93	118	134	152	83	104	118	133
36 years	5 631	150	198	229	266	103	130	148	169	92	115	130	147	82	102	115	129
37 years	5 725	145	189	218	251	100	126	143	162	90	112	126	142	81	100	112	126
38 years	5 809	140	181	206	237	98	122	138	156	88	109	122	137	80	98	109	122
39 years	5 884	134	172	195	223	95	118	133	149	86	106	118	132	78	95	105	117
40 years	5 950	129	163	185	209	93	114	127	142	84	102	114	127	76	92	102	113
41 years	6 007	124	155	174	196	90	110	122	136	82	99	109	121	75	90	99	109
42 years	6 054	118	146	164	184	87	105	116	129	79	95	105	116	73	87	95	105
43 years	6 092	113	138	154	172	84	101	111	122	77	92	101	111	71	84	91	100
44 years	6 120	107	130	144	160	81	96	106	116	74	88	96	105	68	81	88	96
45 years	6 140	102	122	135	149	78	92	100	110	72	84	92	100	66	77	84	91
46 years	6 149	96	115	126	138	74	87	95	103	69	80	87	94	64	74	80	87
47 years	6 150	91	107	117	127	71	83	89	97	66	76	82	89	61	71	76	82
48 years	6 141	85	100	108	117	68	78	84	91	63	72	78	84	59	67	72	77
49 years	6 122	80	93	100	108	64	73	79	84	60	68	73	78	56	64	68	73
50 years	6 095	74	85	92	99	60	69	73	78	57	64	68	73	53	60	64	68
51 years	6 058	69	79	84	90	57	64	68	72	53	60	64	68	50	56	60	63
52 years	6 011	64	72	76	81	53	59	63	67	50	56	59	63	47	53	56	59
53 years	5 955	59	65	69	73	49	55	58	61	47	52	54	57	44	49	52	54
54 years	5 890	53	59	62	66	45	50	53	55	43	48	50	52	41	45	47	50
55 years	5 816	48	53	55	58	42	45	48	50	40	43	45	47	38	41	43	45
56 years	5 732	43	47	49	51	38	41	43	44	36	39	41	42	35	37	39	40
57 years	5 639	38	41	43	44	34	36	38	39	32	35	36	37	31	33	35	36
58 years	5 536	33	35	37	38	30	32	33	34	29	31	32	33	28	30	30	31
59 years	5 424	28	30	31	32	26	27	28	29	25	26	27	28	24	26	26	27
60 years	5 303	24	25	25	26	22	23	23	24	21	22	23	23	20	21	22	22
61 years	5 172	19	19	20	20	17	18	18	19	17	18	18	18	17	17	18	18
62 years	5 032	14	14	15	15	13	14	14	14	13	13	14	14	13	13	13	13
63 years	4 883	9	9	10	10	9	9	9	9	9	9	9	9	9	9	9	9
64 years	4 724	5	5	5	5	5	5	5	5	4	5	5	5	4	4	4	5

Table 14. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1964, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent
HIGH SCHOOL																	
1 to 3 Years																	
18 years	1 678	248	416	548	728	125	193	244	312	102	154	192	243	85	125	154	192
19 years	2 072	246	407	531	700	127	193	243	308	105	156	193	242	88	127	156	192
20 years	2 453	245	398	514	672	129	194	241	304	107	157	193	240	90	129	157	193
21 years	2 819	243	388	498	645	131	194	239	299	109	158	193	238	93	131	158	192
22 years	3 171	241	378	482	619	132	193	237	294	111	159	192	236	95	132	158	192
23 years	3 509	238	369	465	593	133	192	234	289	113	159	192	233	96	133	159	191
24 years	3 833	235	359	449	568	134	191	231	283	114	159	190	230	98	134	159	190
25 years	4 142	231	349	433	543	134	189	228	277	115	159	189	227	99	134	158	188
26 years	4 438	228	338	417	519	134	188	224	271	115	158	187	223	100	134	158	186
27 years	4 719	224	328	402	496	134	185	220	264	116	157	185	219	101	134	157	184
28 years	4 986	219	317	386	473	134	183	216	258	116	156	182	215	101	134	155	182
29 years	5 239	215	307	371	451	133	180	212	251	116	154	179	211	102	133	154	179
30 years	5 477	210	296	355	429	132	177	207	244	115	152	176	206	102	132	152	176
31 years	5 702	205	286	340	408	131	174	202	236	115	150	173	201	102	131	150	172
32 years	5 912	200	275	326	388	129	170	197	229	114	148	169	196	101	129	147	169
33 years	6 108	194	264	311	368	128	166	191	222	113	145	166	190	101	127	145	165
34 years	6 289	189	254	297	349	126	162	186	214	112	142	162	185	100	125	142	161
35 years	6 457	183	243	282	330	124	158	180	206	110	139	157	179	99	123	139	157
36 years	6 610	177	233	269	312	121	154	174	198	108	136	153	173	97	121	135	152
37 years	6 750	171	222	255	294	119	149	168	191	106	132	148	167	96	118	132	148
38 years	6 875	164	212	242	277	116	144	162	183	104	129	144	161	94	115	128	143
39 years	6 985	158	201	229	261	113	139	156	175	102	125	139	155	92	112	124	138
40 years	7 082	152	191	216	245	110	134	150	167	99	121	134	149	90	109	120	133
41 years	7 164	145	181	204	229	106	129	143	159	97	117	129	142	88	106	116	128
42 years	7 233	139	171	191	214	103	124	137	151	94	112	123	136	86	102	112	123
43 years	7 287	132	162	180	200	99	119	130	143	91	108	118	130	83	99	108	118
44 years	7 326	126	152	168	186	95	113	124	136	88	103	113	123	81	95	103	112
45 years	7 352	119	143	157	173	91	108	117	128	84	99	107	117	78	91	98	107
46 years	7 363	112	134	146	160	87	102	111	120	81	94	102	110	75	87	94	101
47 years	7 361	106	125	136	148	83	97	104	113	77	89	96	104	72	83	89	96
48 years	7 344	99	116	125	136	79	91	98	105	74	84	91	97	69	78	84	90
49 years	7 312	93	107	116	125	75	85	91	98	70	79	85	91	65	74	79	85
50 years	7 267	86	99	106	114	70	80	85	91	66	75	79	85	62	70	74	79
51 years	7 208	80	91	97	103	66	74	79	84	62	70	74	78	58	65	69	73
52 years	7 134	74	83	88	93	61	68	72	77	58	65	68	72	55	61	64	68
53 years	7 046	67	75	79	84	57	63	66	70	54	60	63	66	51	56	59	62
54 years	6 944	61	68	71	75	52	57	60	63	50	55	57	60	47	52	54	57
55 years	6 827	55	60	63	66	48	52	54	57	45	49	52	54	43	47	49	51
56 years	6 697	49	53	56	58	43	46	48	50	41	44	46	48	39	43	44	46
57 years	6 552	43	47	48	50	38	41	43	44	37	39	41	42	35	38	39	41
58 years	6 393	37	40	41	43	34	36	37	38	32	34	36	37	31	33	34	35
59 years	6 220	32	34	35	36	29	30	31	32	28	30	30	31	27	29	29	30
60 years	6 033	26	28	28	29	24	25	26	26	23	25	25	26	23	24	24	25
61 years	5 831	21	22	22	22	19	20	20	21	19	20	20	20	19	19	20	20
62 years	5 616	15	16	16	16	15	15	15	15	14	15	15	15	14	14	15	15
63 years	5 386	10	10	11	11	10	10	10	10	10	10	10	10	9	10	10	10
64 years	5 142	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
4 Years																	
18 years	2 560	299	503	663	884	151	233	294	377	124	186	232	293	103	151	186	231
19 years	2 960	297	491	643	849	153	233	292	371	126	187	232	291	106	153	187	232
20 years	3 347	294	480	622	815	155	233	290	366	129	189	232	289	109	155	188	231
21 years	3 720	292	468	602	782	156	232	287	360	131	189	231	286	111	157	189	231
22 years	4 079	288	456	582	749	158	231	284	353	133	190	230	283	113	158	189	230
23 years	4 425	285	444	562	718	159	230	281	346	134	190	229	279	115	159	190	228
24 years	4 757	281	432	542	688	159	228	277	339	135	190	227	276	116	159	189	227
25 years	5 076	277	419	523	658	160	226	273	332	136	189	225	272	118	160	189	225
26 years	5 381	272	407	504	629	160	224	268	325	137	188	223	267	119	160	188	222
27 years	5 673	268	394	485	600	159	221	264	317	137	187	220	262	119	159	186	220
28 years	5 951	262	382	466	573	159	218	258	309	137	185	217	257	120	159	185	217
29 years	6 216	257	369	447	546	158	215	253	301	137	183	214	252	120	158	183	213
30 years	6 467	251	356	429	520	157	211	247	292	137	181	210	246	120	157	181	210
31 years	6 704	245	344	411	495	155	207	242	284	136	178	206	240	120	155	178	206
32 years	6 928	239	331	393	470	154	203	236	275	135	176	202	234	120	153	175	202
33 years	7 138	233	318	376	446	152	199	229	266	134	173	198	228	119	151	172	197
34 years	7 335	226	306	359	423	150	194	223	257	132	169	193	222	118	149	169	193
35 years	7 518	219	293	342	401	147	189	216	248	131	166	188	215	117	147	165	188
36 years	7 688	212	281	325	379	144	184	209	239	129	162	183	208	116	144	162	183
37 years	7 844	205	269	309	358	141	179	202	230	127	158	178	201	114	141	158	177
38 years	7 986	198	256	294	337	138	173	195	221	124	154	173	194	112	138	154	172
39 years	8 115	191	244	278	318	135	168	188	212	122	150	167	187	110	134	149	166
40 years	8 231	183	232	263	299	131	162	181	202	119	145	161	180	108	131	145	161
41 years	8 332	176	221	248	280	128	156	173	193	116	140	155	172	106	127	140	155
42 years	8 421	168	209	234	263	124	150	166	184	113	136	149	165	103	123	135	149
43 years	8 495	161	198	220	245	120	144	158	175	109	131	143	158	100	119	130	143
44 years	8 556	153	186	206	229	115	138	151	166	106	125	137	150	97	115	125	136
45 years	8 604	145	175	193	213	111	131	143	157	102	120	131	143	94	110	120	130
46 years	8 638	138	164	180	198	106	125	136	148	98	115	124	135	91	106	114	124
47 years	8 658	130	154	167	183	102	118	128	139	94	109	118	127	88	101	109	117
48 years	8 665	122	143	155	169	97	112	120	130	90	104	111	120	84	96	103	111
49 years	8 658	115	133	144	155	92	105	113	121	86	98	105	112	80	91	98	104
50 years	8 638	107	123	132	142	87	99	105	113	81	92	98	105	76	86	92	98
51 years	8 604	99	113	121	129	82	92	98	104	77	86	92	98	72	81	86	91
52 years	8 557	92	104	110	117	76	86	91	96	72	81	85	90	68	76	80	85
53 years	8 496	85	94	100	106	71	79	83	88	67	75	79	83	64	71	74	78
54 years	8 421	77	85	90	95	66	72	76	80	62	69	72	76	59	65	68	72
55 years	8 333	70	77	80	84	60	66	69	72	57	63	65	68	55	60	62	65
56 years	8 232	63	68	71	74	55	59	62	64	52	57	59	61	50	54	56	59
57 years	8 116	55	60	62	64	49	53	55	57	47	51	52	54	45	49	50	52
58 years	7 987	48	52	53	55	43	46	48	49	42	44	46	47	40	43	44	46
59 years	7 845	41	44	45	46	37	40	41	42	36	38	39	40	35	37	38	39
60 years	7 689	34	36	37	38	31	33	34	35	31	32	33	34	30	31	32	33
61 years	7 520	27	28	29	30	25	26	27	27	25	26	26	27	24	25	26	26
62 years	7 337	20	21	21	22	19	20	20	20	19	20	20	20	19	19	19	20
63 years	7 140	14	14	14	14	13	13	13	14	13	13	13	13	13	13	13	13
64 years	6 930	7	7	7	7	7	7	7	7	7	7	7	7	6	7	7	7

Table 14. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1964, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
COLLEGE																	
1 to 3 Years																	
18 years	800	341	582	771	1 030	166	263	336	433	135	208	262	334	111	167	208	262
19 years	1 468	341	570	749	991	171	265	336	429	140	212	265	334	116	171	212	264
20 years	2 113	340	559	727	953	175	267	335	424	144	215	266	333	120	175	215	266
21 years	2 735	338	547	705	916	178	268	333	419	148	217	267	332	125	179	217	267
22 years	3 333	336	534	683	880	181	269	331	413	152	219	268	330	128	182	219	267
23 years	3 908	334	522	661	845	184	268	329	407	155	221	268	327	132	184	221	267
24 years	4 460	331	509	639	810	186	268	326	400	157	222	267	324	135	186	221	266
25 years	4 988	327	495	618	776	187	266	322	392	159	222	266	320	137	187	222	265
26 years	5 492	322	482	596	743	188	265	318	384	161	222	264	316	139	188	222	263
27 years	5 974	317	468	574	710	189	262	313	376	162	221	261	311	141	189	221	261
28 years	6 432	312	453	553	678	189	259	308	367	163	220	259	306	142	189	220	258
29 years	6 866	306	439	531	647	189	256	302	358	164	219	255	300	143	188	218	254
30 years	7 277	300	424	510	617	188	252	296	349	164	216	252	294	144	187	216	251
31 years	7 665	293	410	489	587	186	248	289	339	163	214	247	288	144	186	214	246
32 years	8 029	286	395	468	558	185	243	282	329	162	211	243	281	144	184	211	242
33 years	8 370	279	380	448	530	183	238	275	318	161	208	238	273	143	182	207	237
34 years	8 687	271	365	427	503	180	233	267	308	160	204	232	266	143	180	203	231
35 years	8 981	263	350	407	476	177	227	259	297	158	200	227	258	141	177	199	226
36 years	9 252	255	336	388	450	174	221	251	286	156	195	221	250	140	174	195	220
37 years	9 499	246	321	368	425	171	215	243	275	153	191	214	242	138	170	190	213
38 years	9 723	238	306	349	401	167	208	234	264	150	186	208	233	136	166	185	207
39 years	9 923	229	291	331	377	163	201	225	253	147	180	201	224	134	162	180	200
40 years	10 100	220	277	313	354	158	194	216	242	144	175	194	215	131	158	174	193
41 years	10 254	210	263	295	332	154	187	207	231	140	169	186	206	128	153	168	186
42 years	10 384	201	248	277	311	149	180	198	219	136	163	179	197	124	148	162	178
43 years	10 491	192	235	260	290	144	172	189	208	132	156	171	188	121	143	156	171
44 years	10 574	182	221	244	270	138	164	180	197	127	150	163	179	117	138	149	163
45 years	10 634	173	207	228	251	133	156	170	186	122	143	156	169	113	132	143	155
46 years	10 670	163	194	212	232	127	148	161	175	117	136	148	160	109	126	136	147
47 years	10 684	154	181	197	214	121	140	151	164	112	130	140	151	104	120	129	139
48 years	10 673	144	168	182	197	115	132	142	153	107	122	131	141	100	114	122	131
49 years	10 640	135	156	168	181	108	124	133	142	101	115	123	132	95	108	115	123
50 years	10 583	125	143	154	165	102	116	123	132	96	108	115	123	90	101	108	115
51 years	10 502	116	131	140	150	96	107	114	121	90	101	107	114	85	95	101	107
52 years	10 398	107	120	127	135	89	99	105	111	84	94	99	105	80	88	93	98
53 years	10 271	97	109	115	122	82	91	96	101	78	86	91	96	74	82	86	90
54 years	10 120	88	98	103	108	76	83	87	92	72	79	83	87	69	75	79	82
55 years	9 946	80	87	91	96	69	75	78	82	66	72	75	78	63	68	71	74
56 years	9 749	71	77	80	84	62	67	70	73	59	64	67	70	57	62	64	67
57 years	9 528	62	67	70	72	55	59	61	64	53	57	59	61	51	55	57	59
58 years	9 283	54	58	60	61	48	52	53	55	47	50	51	53	45	48	50	51
59 years	9 016	46	48	50	51	42	44	45	46	40	43	44	45	39	41	42	43
60 years	8 724	38	40	40	41	35	36	37	38	34	35	36	37	33	34	35	36
61 years	8 410	30	31	32	32	28	29	29	30	27	28	29	29	27	28	28	29
62 years	8 072	22	23	23	23	21	21	22	22	20	21	21	22	20	21	21	21
63 years	7 711	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14
64 years	7 326	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
4 Years or More																	
18 years	1 781	455	782	1 041	1 399	220	350	448	580	179	276	349	446	147	221	276	348
19 years	2 535	454	767	1 011	1 345	226	352	447	574	184	280	351	445	153	226	280	350
20 years	3 265	452	750	981	1 293	230	354	446	567	189	284	353	443	158	231	284	352
21 years	3 971	450	734	951	1 243	234	355	443	559	194	287	354	441	163	235	286	353
22 years	4 653	447	717	921	1 194	238	355	440	551	198	289	354	438	167	238	289	353
23 years	5 311	443	700	892	1 146	241	355	436	542	202	291	354	434	171	241	290	353
24 years	5 945	439	682	862	1 099	243	354	432	533	205	292	352	430	175	244	291	351
25 years	6 556	433	664	833	1 053	245	352	427	523	208	292	351	425	178	245	292	350
26 years	7 142	428	646	804	1 008	247	349	421	513	210	292	348	419	181	247	291	347
27 years	7 704	421	627	775	964	247	346	415	502	212	291	345	413	183	247	291	344
28 years	8 243	414	609	746	921	247	343	408	490	213	290	342	406	185	247	289	341
29 years	8 757	407	590	718	879	247	339	401	478	214	288	338	399	186	247	287	337
30 years	9 248	399	571	689	838	246	334	393	466	214	285	333	391	187	246	285	332
31 years	9 714	391	551	662	799	245	329	385	453	214	282	328	383	188	245	282	327
32 years	10 157	382	532	634	760	243	323	376	441	213	279	322	374	188	243	278	321
33 years	10 576	372	513	607	722	241	317	367	427	212	275	316	365	188	240	274	315
34 years	10 971	363	493	580	686	238	310	357	414	210	270	309	356	187	237	270	308
35 years	11 341	353	474	554	650	235	303	347	400	208	266	302	346	186	234	265	301
36 years	11 688	342	455	528	616	231	296	337	386	206	260	295	336	184	230	260	294
37 years	12 011	332	436	503	583	227	288	327	372	203	255	287	325	182	226	254	286
38 years	12 310	321	417	478	550	223	280	316	358	200	248	279	314	180	222	248	278
39 years	12 585	309	398	453	519	218	271	305	344	196	242	270	303	177	217	241	269
40 years	12 836	298	379	429	488	213	263	294	329	192	235	262	292	174	212	235	261
41 years	13 064	286	360	406	459	207	254	282	315	188	228	253	281	171	206	227	252
42 years	13 267	275	342	383	430	201	244	270	300	183	221	243	269	167	200	220	242
43 years	13 446	263	323	361	403	195	235	259	286	178	213	234	257	163	194	212	233
44 years	13 602	250	306	339	376	188	225	247	271	172	205	224	246	159	187	204	223
45 years	13 733	238	288	317	350	181	215	235	257	167	197	214	234	154	180	196	213
46 years	13 840	226	270	296	326	174	205	223	243	161	188	204	222	149	173	187	203
47 years	13 924	214	253	276	302	167	195	211	228	155	179	194	210	144	166	179	193
48 years	13 984	201	236	256	279	159	184	199	214	148	170	183	198	138	158	170	183
49 years	14 019	189	220	237	256	151	174	186	200	141	161	173	186	132	150	161	172
50 years	14 031	177	204	219	235	143	163	174	187	134	152	162	174	126	142	152	162
51 years	14 019	165	188	201	215	135	152	162	173	127	143	152	161	119	134	142	151
52 years	13 983	152	172	183	195	127	142	150	159	119	133	141	150	113	126	133	141
53 years	13 923	140	157	166	176	118	131	138	146	112	124	130	138	106	117	123	130
54 years	13 839	128	142	150	158	109	120	126	133	104	114	120	126	99	108	114	119
55 years	13 731	116	128	134	140	100	109	115	120	96	104	109	114	91	99	104	109
56 years	13 599	104	114	118	124	91	99	103	107	87	94	98	102	84	90	94	98
57 years	13 443	92	100	104	108	82	88	91	95	79	84	87	91	76	81	84	87
58 years	13 263	81	86	89	92	72	77	80	82	70	74	77	79	67	72	74	76
59 years	13 059	69	73	75	77	63	66	68	70	61	64	66	68	59	62	64	66
60 years	12 832	57	60	62	63	53	55	57	58	51	54	55	56	50	52	54	55
61 years	12 580	46	48	49	50	43	44	45	46	42	43	44	45	41	42	43	44
62 years	12 304	34	35	36	36	32	33	34	34	32	33	33	34	31	32	33	33
63 years	12 005	23	23	24	24	22	22	23	23	22	22	22	22	21	22	22	22
64 years	11 681	11	12	12	12	11	11	11	11	11	11	11	11	11	11	11	11

Table 14. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1964, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
COLLEGE—Continued																	
4 Years																	
18 years	2 345	436	748	994	1 335	213	336	429	555	173	266	335	427	143	213	266	334
19 years	3 001	434	732	965	1 283	217	337	428	548	178	269	337	426	148	218	269	336
20 years	3 636	432	716	935	1 233	221	338	426	541	182	272	337	424	152	221	272	337
21 years	4 251	429	700	906	1 185	225	339	423	533	186	274	338	421	156	225	274	337
22 years	4 846	426	683	878	1 137	227	339	420	525	190	276	338	418	160	228	275	337
23 years	5 421	422	666	849	1 091	230	338	416	516	193	277	337	414	164	230	277	336
24 years	5 975	417	649	821	1 046	232	336	411	507	196	278	335	409	167	232	277	334
25 years	6 508	412	632	792	1 002	233	334	406	497	198	278	333	404	170	233	277	332
26 years	7 022	406	614	764	959	234	332	400	487	200	277	331	399	172	234	277	330
27 years	7 515	400	596	737	917	235	329	394	476	201	276	328	392	174	235	276	327
28 years	7 987	393	578	709	876	235	325	388	465	202	275	324	386	176	235	274	323
29 years	8 440	386	560	682	836	234	321	380	454	202	273	320	379	177	234	272	319
30 years	8 871	378	542	655	797	233	317	373	442	203	270	316	371	177	233	270	315
31 years	9 283	370	523	628	759	232	312	365	430	202	267	311	363	178	232	267	310
32 years	9 674	362	505	602	722	230	306	357	418	201	264	305	355	178	230	263	304
33 years	10 045	353	487	576	687	228	300	348	405	200	260	299	346	177	227	260	298
34 years	10 395	344	468	551	652	225	294	339	392	199	256	293	337	177	225	255	292
35 years	10 725	334	450	526	618	222	287	329	379	197	251	286	328	176	221	251	285
36 years	11 035	324	432	502	586	219	280	320	366	194	246	279	318	174	218	246	278
37 years	11 324	314	414	478	554	215	273	310	353	192	241	272	308	172	214	240	271
38 years	11 593	304	396	454	523	211	265	300	340	189	235	264	298	170	210	235	263
39 years	11 841	293	378	431	493	206	257	289	326	185	229	256	288	168	205	229	255
40 years	12 069	283	360	408	465	201	249	279	313	182	223	248	277	165	200	222	247
41 years	12 277	272	342	386	437	196	241	268	299	178	216	240	266	162	195	216	239
42 years	12 465	261	325	364	410	190	232	257	285	173	209	231	256	158	190	209	230
43 years	12 632	249	308	343	384	185	223	246	272	169	202	222	245	154	184	201	221
44 years	12 778	238	291	322	358	179	214	235	258	164	194	213	233	150	178	194	212
45 years	12 905	227	274	302	334	172	204	223	245	158	187	204	222	146	171	186	203
46 years	13 011	215	258	283	311	166	195	212	231	153	179	194	211	141	165	178	193
47 years	13 096	204	241	263	288	159	185	201	218	147	171	184	200	136	158	170	184
48 years	13 161	192	226	245	266	152	175	189	204	141	162	175	188	131	151	162	174
49 years	13 206	181	210	227	245	144	166	178	191	134	154	165	177	126	143	153	164
50 years	13 231	169	195	209	225	137	156	167	178	128	145	155	166	120	136	145	154
51 years	13 235	157	180	192	206	129	146	155	165	121	137	145	154	114	128	136	145
52 years	13 218	146	165	176	187	121	136	144	153	114	128	135	143	108	120	127	135
53 years	13 182	135	151	159	169	113	126	133	140	107	119	125	132	101	112	118	125
54 years	13 125	123	137	144	152	105	115	121	128	99	109	115	121	95	104	109	114
55 years	13 047	112	123	129	135	96	105	110	115	92	100	105	110	88	96	100	104
56 years	12 949	100	109	114	119	88	95	99	103	84	91	95	98	80	87	90	94
57 years	12 831	89	96	100	104	79	85	88	91	76	81	84	87	73	78	81	84
58 years	12 693	78	83	86	89	70	74	77	79	67	72	74	76	65	69	71	74
59 years	12 534	67	71	73	75	61	64	66	68	59	62	64	66	57	60	62	63
60 years	12 355	56	58	60	61	51	54	55	56	50	52	53	55	48	51	52	53
61 years	12 155	45	46	47	48	42	43	44	45	41	42	43	44	40	41	42	43
62 years	11 935	34	35	35	36	32	33	33	34	31	32	32	33	30	31	32	32
63 years	11 695	22	23	23	23	21	22	22	22	21	22	22	22	21	21	21	22
64 years	11 434	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
5 Years or More																	
18 years	290	476	823	1 098	1 477	227	364	469	609	182	286	363	466	148	227	286	362
19 years	1 238	476	808	1 068	1 422	234	368	469	604	190	292	367	467	156	234	291	366
20 years	2 156	476	793	1 037	1 369	240	371	469	598	196	297	370	467	163	240	296	369
21 years	3 042	475	777	1 007	1 317	245	373	468	591	202	301	372	465	169	246	301	371
22 years	3 897	472	760	977	1 265	250	375	466	584	208	304	374	463	175	250	304	373
23 years	4 721	470	743	946	1 216	254	375	463	575	213	307	374	460	180	255	307	373
24 years	5 514	466	725	916	1 167	258	375	459	566	217	309	374	457	185	258	309	373
25 years	6 276	461	707	886	1 118	260	374	454	557	221	310	373	452	189	260	310	372
26 years	7 006	456	688	855	1 071	262	372	449	546	223	311	371	447	192	262	310	370
27 years	7 706	450	669	825	1 025	264	370	443	535	226	311	369	441	195	264	310	367
28 years	8 374	443	649	795	980	265	366	436	523	228	310	365	434	198	264	309	364
29 years	9 011	435	629	765	936	265	362	429	511	229	308	361	427	200	264	307	360
30 years	9 617	427	609	735	893	264	358	421	498	229	306	357	419	201	264	305	355
31 years	10 192	418	589	706	851	263	353	412	485	229	303	351	410	202	263	302	350
32 years	10 736	409	569	677	810	261	347	403	471	229	299	345	401	202	261	299	344
33 years	11 249	399	548	648	770	259	340	393	457	228	295	339	391	202	258	295	338
34 years	11 731	389	528	619	731	256	333	383	443	226	291	332	381	201	255	290	331
35 years	12 181	378	507	591	693	253	326	373	428	224	285	324	371	200	252	285	323
36 years	12 601	367	486	564	656	249	318	362	414	222	280	317	360	199	248	279	315
37 years	12 989	355	466	536	621	244	309	350	398	219	274	308	349	197	244	273	307
38 years	13 346	344	445	510	586	239	300	339	383	215	267	299	337	194	239	266	298
39 years	13 672	331	425	483	552	234	291	327	368	211	260	290	325	191	233	259	289
40 years	13 967	319	404	458	520	228	282	314	352	207	252	281	313	188	228	252	279
41 years	14 231	306	384	432	488	222	272	302	336	202	245	271	300	184	221	244	270
42 years	14 463	293	364	408	457	216	261	289	321	196	236	260	288	180	215	236	259
43 years	14 665	280	344	383	428	209	251	276	305	191	228	250	275	175	208	227	249
44 years	14 835	267	325	360	399	201	240	263	289	185	219	239	262	170	200	218	238
45 years	14 975	254	306	337	371	194	229	250	273	178	210	228	249	165	193	209	227
46 years	15 083	240	287	314	345	186	218	237	258	172	200	217	236	159	185	200	216
47 years	15 160	227	268	292	319	178	207	224	242	165	191	206	223	153	177	190	205
48 years	15 206	214	250	271	294	169	195	210	227	157	181	195	209	147	168	180	194
49 years	15 221	200	232	250	270	161	184	197	212	150	171	183	196	140	160	171	182
50 years	15 204	187	215	230	247	152	172	184	197	142	161	172	183	134	151	160	171
51 years	15 157	173	197	211	225	143	161	171	182	134	151	160	170	126	142	150	159
52 years	15 078	160	181	192	204	133	149	158	167	126	140	148	157	119	132	140	148
53 years	14 969	147	164	174	184	124	137	145	153	117	130	137	144	111	123	129	136
54 years	14 828	134	148	156	165	114	126	132	139	109	119	125	131	103	113	119	125
55 years	14 656	121	133	139	146	104	114	119	125	100	109	114	119	95	104	108	113
56 years	14 453	108	118	123	128	95	103	107	111	91	98	102	106	87	94	98	102
57 years	14 219	96	103	107	111	85	91	94	98	81	87	91	94	78	84	87	90
58 years	13 954	83	89	92	95	75	79	82	85	72	77	79	82	70	74	76	79
59 years	13 657	71	75	77	79	64	68	70	72	62	66	68	70	60	64	66	67
60 years	13 330	59	62	63	65	54	57	58	59	53	55	56	58	51	54	55	56
61 years	12 971	47	49	49	50	44	45	46	47	43	44	45	46	42	43	44	45
62 years	12 581	35	36	36	37	33	34	34	35	32	33	34	34	32	33	33	34
63 years	12 160	23	24	24	24	22	23	23	23	22	22	22	23	22	22	22	22
64 years	11 708	12	12	12	12	11	11	11	11	11	11	11	11	11	11	11	11

Table 15. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1963, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
ELEMENTARY SCHOOL																	
Less Than 8 Years																	
18 years	1 468	159	265	348	461	81	124	156	199	67	100	124	156	56	81	100	124
19 years	1 686	158	259	337	443	82	124	155	196	68	100	124	155	57	82	100	124
20 years	1 895	156	252	326	425	83	124	154	193	69	101	124	153	59	83	101	123
21 years	2 096	155	246	315	407	84	124	152	190	70	101	123	152	60	84	101	123
22 years	2 290	153	240	304	390	85	123	151	186	71	101	123	150	61	85	101	122
23 years	2 476	151	233	294	374	85	122	149	183	72	101	122	148	62	85	101	121
24 years	2 654	149	226	283	358	85	121	146	179	73	101	121	146	63	85	101	120
25 years	2 824	146	220	273	342	85	120	144	175	73	101	120	143	63	85	100	119
26 years	2 986	144	213	263	327	85	119	142	171	73	100	118	141	64	85	100	118
27 years	3 140	141	206	253	312	85	117	139	166	73	99	117	138	64	85	99	116
28 years	3 286	138	200	243	297	84	115	136	162	73	98	115	135	64	84	98	114
29 years	3 425	135	193	233	283	84	113	133	158	73	97	113	133	64	84	97	113
30 years	3 556	132	186	223	270	83	111	130	153	73	96	111	129	64	83	95	111
31 years	3 678	129	179	214	256	82	109	127	148	72	94	109	126	64	82	94	108
32 years	3 793	125	172	204	243	81	107	123	144	72	93	106	123	64	81	92	106
33 years	3 900	122	166	195	231	80	104	120	139	71	91	104	119	63	80	91	104
34 years	3 999	118	159	186	219	79	102	116	134	70	89	101	116	62	79	89	101
35 years	4 091	114	152	177	207	77	99	113	129	69	87	99	112	62	77	87	98
36 years	4 174	111	146	168	195	76	96	109	124	68	85	96	109	61	76	85	95
37 years	4 250	107	139	160	184	74	93	105	119	66	83	93	105	60	74	82	93
38 years	4 317	103	133	151	174	72	90	101	114	65	80	90	101	59	72	80	90
39 years	4 377	99	126	143	163	70	87	97	109	64	78	87	97	58	70	78	86
40 years	4 429	95	120	135	153	68	84	94	105	62	75	84	93	56	68	75	83
41 years	4 473	91	114	128	144	66	81	90	100	60	73	80	89	55	66	73	80
42 years	4 509	87	107	120	134	64	77	86	95	59	70	77	85	54	64	70	77
43 years	4 538	83	101	113	125	62	74	81	90	57	67	74	81	52	62	67	74
44 years	4 558	79	95	105	117	60	71	77	85	55	65	70	77	50	59	64	70
45 years	4 571	74	89	98	108	57	67	73	80	53	62	67	73	49	57	62	67
46 years	4 576	70	84	92	100	55	64	69	75	50	59	64	69	47	54	59	63
47 years	4 572	66	78	85	93	52	60	65	71	48	56	60	65	45	52	56	60
48 years	4 561	62	73	79	85	49	57	61	66	46	53	57	61	43	49	53	57
49 years	4 543	58	67	73	78	47	53	57	61	44	50	53	57	41	46	50	53
50 years	4 516	54	62	67	72	44	50	53	57	41	47	50	53	39	44	47	50
51 years	4 481	50	57	61	65	41	47	49	53	39	44	46	49	37	41	44	46
52 years	4 439	46	52	55	59	39	43	46	48	36	41	43	45	34	38	40	43
53 years	4 388	42	47	50	53	36	40	42	44	34	37	39	42	32	35	37	39
54 years	4 330	39	43	45	47	33	36	38	40	31	34	36	38	30	33	34	36
55 years	4 264	35	38	40	42	30	33	34	36	29	31	33	34	27	30	31	32
56 years	4 190	31	34	35	37	27	29	31	32	26	28	29	30	25	27	28	29
57 years	4 108	27	29	31	32	24	26	27	28	23	25	26	27	22	24	25	26
58 years	4 018	24	25	26	27	21	23	23	24	21	22	23	23	20	21	22	22
59 years	3 921	20	21	22	23	18	19	20	20	18	19	19	20	17	18	19	19
60 years	3 815	17	18	18	18	15	16	16	17	15	16	16	16	15	15	16	16
61 years	3 702	13	14	14	14	12	13	13	13	12	13	13	13	12	12	13	13
62 years	3 581	10	10	10	10	9	10	10	10	9	9	10	10	9	9	9	10
63 years	3 452	7	7	7	7	6	6	6	7	6	6	6	6	6	6	6	6
64 years	3 315	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
8 Years																	
18 years	1 830	213	356	468	621	109	167	210	268	89	134	166	209	75	109	134	166
19 years	2 135	212	348	453	597	110	167	209	264	91	135	166	208	77	110	135	166
20 years	2 429	210	340	439	573	112	167	207	260	93	135	166	206	79	112	135	166
21 years	2 712	208	331	425	549	113	166	205	256	95	136	166	204	80	113	136	165
22 years	2 984	206	323	410	527	114	165	203	251	96	136	165	202	82	114	136	164
23 years	3 244	203	314	396	504	114	164	200	246	97	136	164	199	83	114	136	163
24 years	3 494	200	305	382	483	115	163	197	241	98	136	163	196	84	115	136	162
25 years	3 733	197	297	369	462	115	162	194	236	98	135	161	193	85	115	135	161
26 years	3 961	194	288	355	441	115	160	191	230	99	135	159	190	86	115	134	159
27 years	4 178	190	279	341	421	115	158	188	225	99	134	157	187	86	114	133	157
28 years	4 383	186	270	328	402	114	155	184	219	99	132	155	183	86	114	132	154
29 years	4 578	182	260	315	383	113	153	180	213	99	131	152	179	87	113	131	152
30 years	4 761	178	251	301	364	112	150	176	207	98	129	150	175	86	112	129	149
31 years	4 934	174	242	289	346	111	147	171	200	97	127	147	170	86	111	127	146
32 years	5 096	169	233	276	329	110	144	167	194	97	125	144	166	86	110	125	143
33 years	5 246	165	224	263	312	108	141	162	188	96	123	140	161	85	108	123	140
34 years	5 386	160	215	251	295	106	137	157	181	94	120	137	157	84	106	120	136
35 years	5 514	155	206	239	279	105	134	152	175	93	118	133	152	83	104	117	133
36 years	5 632	150	197	227	264	102	130	147	168	92	115	129	147	82	102	115	129
37 years	5 738	144	188	216	249	100	126	142	161	90	112	126	142	81	100	112	125
38 years	5 833	139	179	205	235	98	122	137	155	88	109	122	136	80	97	108	121
39 years	5 918	134	170	194	221	95	118	132	148	86	105	117	131	78	95	105	117
40 years	5 991	128	162	183	207	93	114	126	141	84	102	113	126	76	92	102	113
41 years	6 053	123	153	172	194	90	109	121	135	82	99	109	120	75	89	98	108
42 years	6 104	117	145	162	182	87	105	116	128	79	95	104	115	73	86	95	104
43 years	6 145	112	137	152	169	84	100	110	121	77	91	100	110	70	83	91	99
44 years	6 174	106	129	142	158	80	96	105	115	74	87	95	104	68	80	87	95
45 years	6 192	101	121	133	146	77	91	99	108	71	83	91	99	66	77	83	90
46 years	6 199	95	113	124	136	74	86	94	102	68	79	86	93	63	73	79	86
47 years	6 195	90	106	115	125	70	82	88	96	65	75	81	88	61	70	75	81
48 years	6 180	84	98	106	115	67	77	83	89	62	71	77	82	58	66	71	76
49 years	6 154	79	91	98	106	63	72	77	83	59	67	72	77	55	63	67	72
50 years	6 117	73	84	90	97	60	68	72	77	56	63	67	72	52	59	63	67
51 years	6 069	68	77	82	88	56	63	67	71	53	59	63	66	50	55	59	62
52 years	6 010	62	70	75	79	52	58	62	65	49	55	58	61	46	52	55	58
53 years	5 940	57	64	67	71	48	53	56	59	46	51	53	56	43	48	50	53
54 years	5 859	52	58	61	64	44	49	51	54	42	46	49	51	40	44	46	48
55 years	5 767	47	51	54	56	40	44	46	48	39	42	44	46	37	40	42	44
56 years	5 664	42	45	47	49	37	40	41	43	35	38	39	41	34	36	38	39
57 years	5 549	37	40	41	43	33	35	36	38	31	34	35	36	30	32	34	35
58 years	5 424	32	34	35	36	29	31	32	33	28	29	30	31	27	28	29	30
59 years	5 288	27	29	30	30	25	26	27	28	24	25	26	27	23	24	25	26
60 years	5 140	22	24	24	25	21	22	22	23	20	21	22	22	20	21	21	21
61 years	4 982	18	19	19	19	17	17	18	18	16	17	17	17	16	16	17	17
62 years	4 813	13	14	14	14	13	13	13	13	12	13	13	13	12	12	13	13
63 years	4 632	9	9	9	9	8	9	9	9	8	8	9	9	8	8	8	8
64 years	4 441	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4

Table 15. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1963, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
HIGH SCHOOL																	
1 to 3 Years																	
18 years	1 649	240	404	532	707	121	187	236	303	99	149	186	235	82	121	149	186
19 years	2 025	239	395	515	680	123	187	235	299	101	151	187	234	85	123	151	186
20 years	2 387	237	386	499	653	125	187	234	294	104	152	187	233	87	125	152	186
21 years	2 735	235	376	483	626	126	187	232	290	106	153	187	231	89	126	153	186
22 years	3 071	233	367	468	601	128	187	230	285	107	153	186	228	91	128	153	186
23 years	3 393	230	358	452	576	129	186	227	280	109	154	185	226	93	129	154	185
24 years	3 701	227	348	436	552	129	185	224	274	110	154	184	223	94	129	153	184
25 years	3 997	224	338	421	528	130	183	221	268	111	153	183	220	96	130	153	182
26 years	4 279	221	328	405	505	130	182	217	262	112	153	181	216	97	130	152	180
27 years	4 547	217	318	390	482	130	179	214	256	112	152	179	213	97	130	151	178
28 years	4 803	213	308	375	460	129	177	209	250	112	151	176	208	98	129	150	176
29 years	5 045	208	298	360	438	129	174	205	243	112	149	174	204	98	129	149	173
30 years	5 273	204	287	345	417	128	171	201	236	112	147	171	200	98	128	147	170
31 years	5 489	199	277	331	397	127	168	196	229	111	145	168	195	98	126	145	167
32 years	5 690	194	267	316	377	125	165	191	222	110	143	164	190	98	125	143	164
33 years	5 879	188	257	302	358	124	161	186	215	109	140	161	185	97	123	140	160
34 years	6 054	183	246	288	339	122	157	180	208	108	138	157	179	96	121	137	156
35 years	6 216	177	236	275	321	120	153	175	200	107	135	153	174	95	119	134	152
36 years	6 365	172	226	261	303	117	149	169	193	105	132	148	168	94	117	131	148
37 years	6 500	166	216	248	286	115	145	163	185	103	128	144	162	93	114	128	144
38 years	6 622	160	206	235	270	112	140	157	178	101	125	139	157	91	112	124	139
39 years	6 730	154	196	223	254	109	135	151	170	99	121	135	151	90	109	121	134
40 years	6 825	147	186	210	238	106	130	145	162	96	117	130	145	88	106	117	129
41 years	6 907	141	176	198	223	103	126	139	155	94	113	125	139	86	103	113	125
42 years	6 976	135	167	186	209	100	120	133	147	91	109	120	132	83	99	109	120
43 years	7 031	129	158	175	195	96	115	127	140	88	105	115	126	81	96	105	114
44 years	7 072	122	148	164	182	93	110	120	132	85	101	110	120	78	92	100	109
45 years	7 101	116	139	153	169	89	105	114	125	82	96	104	114	76	88	96	104
46 years	7 116	110	130	143	156	85	99	108	117	79	92	99	107	73	85	91	99
47 years	7 118	103	122	132	144	81	94	102	110	75	87	94	101	70	81	87	93
48 years	7 106	97	113	122	133	77	89	95	103	72	82	88	95	67	77	82	88
49 years	7 081	91	105	113	122	73	83	89	96	68	78	83	89	64	72	77	83
50 years	7 043	84	97	104	111	69	78	83	89	64	73	78	83	60	68	73	77
51 years	6 991	78	89	95	101	64	72	77	82	61	68	72	77	57	64	68	72
52 years	6 926	72	81	86	92	60	67	71	75	57	63	67	71	54	60	63	66
53 years	6 848	66	74	78	82	56	62	65	68	53	58	61	65	50	55	58	61
54 years	6 756	60	66	70	73	51	56	59	62	49	53	56	59	46	51	53	56
55 years	6 651	54	59	62	65	47	51	53	56	45	49	51	53	43	46	48	50
56 years	6 533	48	52	55	57	42	46	47	49	40	44	45	47	39	42	43	45
57 years	6 401	42	46	47	49	38	40	42	43	36	39	40	42	35	37	39	40
58 years	6 256	37	39	41	42	33	35	36	37	32	34	35	36	31	33	34	35
59 years	6 097	31	33	34	35	28	30	31	32	28	29	30	31	27	28	29	30
60 years	5 926	26	27	28	28	24	25	26	26	23	24	25	25	23	24	24	25
61 years	5 740	21	21	22	22	19	20	20	21	19	19	20	20	18	19	19	20
62 years	5 542	15	16	16	16	14	15	15	15	14	15	15	15	14	14	15	15
63 years	5 330	10	10	10	11	10	10	10	10	10	10	10	10	9	10	10	10
64 years	5 105	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
4 Years																	
18 years	2 337	294	496	655	873	148	229	290	371	121	183	228	289	101	148	183	228
19 years	2 748	292	485	635	838	150	229	288	366	124	184	229	287	104	150	184	228
20 years	3 145	290	474	614	805	152	229	286	361	126	186	229	285	107	152	185	228
21 years	3 528	288	462	595	772	154	229	283	355	129	186	228	282	109	154	186	227
22 years	3 897	285	450	575	741	155	228	280	349	131	187	227	279	111	155	187	227
23 years	4 252	281	439	556	710	156	227	277	342	132	187	226	276	113	157	187	225
24 years	4 593	278	427	536	680	157	225	274	335	133	187	225	272	115	157	187	224
25 years	4 920	274	415	517	650	158	223	270	328	134	187	223	268	116	158	186	222
26 years	5 234	269	402	498	622	158	221	265	321	135	186	220	264	117	158	185	220
27 years	5 533	264	390	479	594	158	219	261	313	136	184	218	259	118	157	184	217
28 years	5 818	259	378	461	567	157	216	256	306	136	183	215	254	118	157	183	214
29 years	6 090	254	365	443	540	156	212	250	297	136	181	212	249	119	156	181	211
30 years	6 347	249	353	425	514	155	209	245	289	135	179	208	244	119	155	179	207
31 years	6 591	243	340	407	489	154	205	239	281	135	177	204	238	119	154	176	204
32 years	6 821	237	328	389	465	152	201	233	272	134	174	200	232	118	152	174	200
33 years	7 036	230	315	372	442	150	197	227	263	132	171	196	226	118	150	171	195
34 years	7 238	224	303	355	419	148	192	221	255	131	168	191	219	117	148	167	191
35 years	7 426	217	290	338	396	146	187	214	246	129	164	187	213	116	145	164	186
36 years	7 600	210	278	322	375	143	182	207	237	128	161	182	206	114	143	160	181
37 years	7 760	203	266	306	354	140	177	200	228	125	157	176	199	113	140	156	176
38 years	7 906	196	254	291	334	137	172	193	219	123	153	171	192	111	137	152	170
39 years	8 038	189	242	275	315	134	166	186	210	121	148	165	185	109	133	148	165
40 years	8 156	182	230	260	296	130	160	179	200	118	144	160	178	107	130	143	159
41 years	8 260	174	218	246	277	126	155	172	191	115	139	154	171	105	126	139	153
42 years	8 351	167	207	232	260	123	149	164	182	112	134	148	163	102	122	134	147
43 years	8 427	159	196	218	243	118	142	157	173	108	129	142	156	99	118	129	141
44 years	8 489	152	184	204	227	114	136	149	164	105	124	136	149	97	114	124	135
45 years	8 538	144	173	191	211	110	130	142	155	101	119	129	141	93	109	119	129
46 years	8 572	136	163	178	196	105	124	134	146	97	114	123	134	90	105	113	123
47 years	8 593	129	152	166	181	101	117	127	137	93	108	117	126	87	100	108	116
48 years	8 600	121	142	154	167	96	111	119	129	89	103	110	119	83	95	102	110
49 years	8 592	113	132	142	153	91	104	112	120	85	97	104	111	79	90	97	103
50 years	8 571	106	122	131	140	86	98	104	112	80	91	97	104	76	85	91	97
51 years	8 536	98	112	120	128	81	91	97	103	76	85	91	96	72	80	85	90
52 years	8 487	91	103	109	116	76	85	90	95	71	80	84	89	67	75	79	84
53 years	8 424	84	93	99	105	70	78	82	87	67	74	78	82	63	70	73	77
54 years	8 347	76	84	89	94	65	71	75	79	62	68	71	75	59	64	68	71
55 years	8 256	69	76	79	83	59	65	68	71	57	62	65	68	54	59	62	64
56 years	8 151	62	67	70	73	54	58	61	63	52	56	58	61	50	54	56	58
57 years	8 032	55	59	61	64	48	52	54	56	46	50	52	54	45	48	50	51
58 years	7 900	48	51	53	54	43	45	47	48	41	44	45	47	40	42	44	45
59 years	7 753	41	43	44	46	37	39	40	41	36	38	39	40	35	37	38	39
60 years	7 593	34	35	36	37	31	33	33	34	30	32	32	33	29	31	31	32
61 years	7 418	27	28	29	29	25	26	27	27	25	25	26	26	24	25	25	26
62 years	7 230	20	21	21	21	19	20	20	20	19	19	19	20	18	19	19	19
63 years	7 027	13	14	14	14	13	13	13	13	13	13	13	13	12	13	13	13
64 years	6 811	7	7	7	7	6	7	7	7	6	7	7	7	6	6	6	7

Table 15. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1963, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
COLLEGE																	
1 to 3 Years																	
18 years	755	334	574	762	1 021	162	257	329	426	131	203	257	328	107	163	203	256
19 years	1 391	334	563	740	983	166	260	329	422	136	207	259	328	112	167	207	258
20 years	2 005	333	551	719	945	170	261	329	417	140	210	261	327	117	171	210	260
21 years	2 598	332	539	697	909	174	262	327	412	144	212	262	326	121	174	212	261
22 years	3 170	330	527	676	873	177	263	325	406	147	214	262	324	124	177	214	261
23 years	3 720	328	515	654	838	179	263	323	400	150	216	262	321	128	179	216	261
24 years	4 248	325	502	633	804	181	262	320	393	153	217	261	318	131	181	216	261
25 years	4 755	321	489	611	770	183	261	316	386	155	217	260	315	133	183	217	260
26 years	5 241	317	476	590	737	184	260	312	379	157	217	259	311	135	184	217	258
27 years	5 705	312	462	569	705	185	257	308	371	158	217	257	306	137	184	216	256
28 years	6 147	307	448	548	674	185	255	303	362	159	216	254	301	139	185	215	253
29 years	6 568	302	434	527	643	184	252	297	353	160	214	251	296	140	184	214	250
30 years	6 968	296	420	506	613	184	248	291	344	160	212	247	290	140	184	212	246
31 years	7 346	289	406	485	584	183	244	285	335	160	210	243	284	141	182	210	242
32 years	7 702	282	391	465	555	181	240	278	325	159	207	239	277	141	181	207	238
33 years	8 037	275	377	445	528	179	235	271	315	158	204	234	270	140	179	204	233
34 years	8 351	268	362	425	501	177	230	264	305	157	201	229	263	140	177	200	228
35 years	8 642	260	348	405	474	175	224	256	294	155	197	224	255	139	174	197	223
36 years	8 913	252	333	386	449	172	219	249	284	153	193	218	247	137	171	192	217
37 years	9 162	244	319	367	424	168	213	241	273	151	188	212	239	136	168	188	211
38 years	9 389	236	305	348	400	165	206	232	263	148	184	206	231	134	164	183	205
39 years	9 595	227	290	330	377	161	200	224	252	145	179	199	223	132	160	178	198
40 years	9 780	218	276	312	354	157	193	215	241	142	173	192	214	129	156	173	192
41 years	9 943	210	262	295	333	152	186	206	230	138	168	185	205	126	152	167	185
42 years	10 084	200	248	278	311	148	179	198	219	135	162	178	197	123	147	161	177
43 years	10 204	191	235	261	291	143	171	189	208	131	156	171	188	120	142	155	170
44 years	10 303	182	221	245	271	138	164	179	197	126	150	163	179	116	137	149	163
45 years	10 379	173	208	229	252	132	156	170	186	122	143	156	170	113	132	143	155
46 years	10 435	164	195	213	234	127	148	161	175	117	137	148	160	109	126	136	147
47 years	10 469	154	182	198	216	121	141	152	165	112	130	140	151	104	120	129	139
48 years	10 481	145	169	184	199	115	133	143	154	107	123	132	142	100	114	123	132
49 years	10 472	136	157	169	183	109	125	134	143	102	116	124	133	95	108	116	124
50 years	10 442	127	145	156	167	103	117	125	133	96	109	116	124	91	102	109	116
51 years	10 389	117	133	142	152	97	109	116	123	91	102	108	115	86	96	102	108
52 years	10 316	108	122	130	138	90	101	107	113	85	95	100	106	81	90	95	100
53 years	10 221	99	111	117	124	84	93	98	103	79	88	92	97	75	83	87	92
54 years	10 104	90	100	105	111	77	85	89	93	73	80	84	89	70	76	80	84
55 years	9 966	81	89	94	98	70	77	80	84	67	73	76	80	64	70	73	76
56 years	9 806	73	79	82	86	64	69	72	75	61	66	69	71	58	63	66	68
57 years	9 625	64	69	72	75	57	61	63	66	55	59	61	63	53	56	58	60
58 years	9 423	56	60	62	64	50	53	55	57	48	51	53	55	47	50	51	53
59 years	9 199	47	50	52	53	43	45	47	48	42	44	45	47	40	43	44	45
60 years	8 953	39	41	42	43	36	38	39	40	35	37	38	38	34	36	37	37
61 years	8 686	31	32	33	34	29	30	31	31	28	29	30	31	28	29	29	30
62 years	8 397	23	24	24	25	22	23	23	23	21	22	22	23	21	22	22	22
63 years	8 087	15	16	16	16	15	15	15	15	14	15	15	15	14	15	15	15
64 years	7 756	8	8	8	8	7	7	8	8	7	7	7	7	7	7	7	7
4 Years or More																	
18 years	1 790	452	789	1 058	1 430	215	346	446	581	173	271	345	444	142	216	271	344
19 years	2 455	451	773	1 027	1 376	220	348	445	574	179	275	347	443	147	221	275	346
20 years	3 103	450	757	996	1 323	225	349	443	568	184	278	349	441	152	225	278	348
21 years	3 732	447	740	966	1 272	229	350	441	560	188	281	350	439	157	229	281	349
22 years	4 344	445	724	936	1 221	232	351	438	552	193	284	350	436	162	233	284	349
23 years	4 937	441	707	907	1 173	235	351	435	544	196	286	350	433	166	236	285	349
24 years	5 513	437	689	877	1 125	238	350	431	535	200	287	349	429	169	238	287	348
25 years	6 070	432	672	848	1 079	240	349	426	525	202	288	348	424	173	240	287	347
26 years	6 609	427	654	819	1 033	242	347	421	515	205	288	346	419	176	242	287	345
27 years	7 131	421	636	790	989	243	344	415	505	207	288	343	413	178	243	287	342
28 years	7 634	415	617	761	945	244	341	409	494	208	287	340	407	180	243	286	339
29 years	8 119	408	599	733	903	244	338	402	483	210	285	337	400	182	243	285	336
30 years	8 586	401	580	705	862	243	334	395	471	210	283	333	393	183	243	283	332
31 years	9 036	393	561	677	822	243	329	387	459	210	281	328	386	184	242	280	327
32 years	9 467	385	543	650	784	241	324	379	447	210	278	323	377	185	241	278	322
33 years	9 880	376	524	623	746	240	319	371	434	210	275	318	369	185	239	274	316
34 years	10 275	367	505	597	709	238	313	362	421	209	271	312	360	185	237	271	311
35 years	10 652	358	486	571	674	235	306	353	408	207	267	305	351	184	234	266	304
36 years	11 011	348	467	545	639	232	300	343	395	206	262	299	342	183	231	262	298
37 years	11 352	338	449	520	605	229	293	333	381	203	257	292	332	182	228	257	291
38 years	11 674	328	430	495	573	225	285	323	368	201	252	284	322	181	224	251	283
39 years	11 979	317	411	471	541	221	277	313	354	198	246	276	311	179	220	246	275
40 years	12 266	307	393	447	511	216	269	302	340	195	240	268	301	176	215	240	267
41 years	12 535	296	375	424	481	211	261	291	326	191	234	260	290	173	211	233	259
42 years	12 786	284	357	401	452	206	252	280	312	187	227	251	279	170	205	226	250
43 years	13 018	273	339	379	424	201	243	269	298	183	220	242	268	167	200	219	241
44 years	13 233	261	321	357	397	195	234	258	284	178	212	233	256	163	194	212	232
45 years	13 430	250	303	335	371	188	225	246	270	173	205	224	245	159	187	204	223
46 years	13 608	238	286	314	346	182	215	234	256	167	197	214	233	155	181	196	213
47 years	13 769	226	269	294	322	175	205	222	242	162	189	204	221	150	174	188	203
48 years	13 911	214	252	274	298	168	195	211	228	156	180	194	210	145	167	179	193
49 years	14 036	202	235	254	276	160	185	199	214	149	171	184	198	139	159	171	183
50 years	14 142	189	219	236	254	153	174	187	200	143	162	174	186	134	152	162	173
51 years	14 230	177	203	217	233	145	164	175	186	136	153	163	174	128	144	153	162
52 years	14 301	165	187	199	212	136	153	163	173	128	144	153	162	121	135	143	152
53 years	14 353	153	171	182	193	128	142	150	159	121	134	142	150	114	127	134	141
54 years	14 387	140	156	164	174	119	131	138	145	113	125	131	138	107	118	124	130
55 years	14 404	128	141	148	155	110	120	126	132	105	115	120	125	100	109	114	119
56 years	14 402	116	126	132	137	101	109	114	119	96	104	109	113	92	100	104	108
57 years	14 382	103	111	116	120	91	98	102	105	87	94	97	101	84	90	94	97
58 years	14 344	91	97	100	104	81	86	89	92	78	83	86	89	75	80	83	86
59 years	14 288	78	83	85	88	71	75	77	79	68	72	74	77	66	70	72	74
60 years	14 214	65	69	70	72	60	63	64	66	58	61	63	64	57	60	61	62
61 years	14 122	53	55	56	57	49	51	52	53	48	50	51	52	47	49	50	50
62 years	14 012	40	41	42	42	38	39	39	40	37	38	38	39	36	37	38	38
63 years	13 884	27	27	28	28	26	26	26	27	25	26	26	26	25	25	26	26
64 years	13 738	14	14	14	14	13	13	13	13	13	13	13	13	13	13	13	13

Table 15. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1963, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
COLLEGE—Continued																	
4 Years																	
18 years	2 209	435	757	1 014	1 371	208	333	428	558	168	261	332	426	138	209	261	331
19 years	2 799	433	741	984	1 318	212	334	427	551	173	265	334	425	143	213	265	333
20 years	3 374	431	725	954	1 267	216	336	425	544	177	268	335	423	147	217	268	334
21 years	3 933	429	709	925	1 217	220	336	423	537	181	270	335	421	151	220	270	334
22 years	4 476	426	693	896	1 169	223	336	420	529	185	272	335	417	155	223	272	334
23 years	5 004	422	676	867	1 122	226	336	416	520	188	274	335	414	159	226	273	334
24 years	5 517	418	659	839	1 076	228	335	412	511	191	275	334	410	162	228	274	333
25 years	6 014	413	642	811	1 031	230	333	407	502	194	275	332	405	165	230	275	331
26 years	6 496	408	625	783	988	231	331	402	492	196	275	330	400	168	231	275	329
27 years	6 962	402	607	755	945	232	329	396	482	198	274	328	395	170	232	274	327
28 years	7 413	396	590	727	904	232	326	390	472	199	273	325	388	172	232	273	324
29 years	7 849	390	572	700	863	232	322	384	461	200	272	321	382	174	232	272	320
30 years	8 269	382	554	673	824	232	318	377	449	200	270	317	375	175	232	270	316
31 years	8 674	375	536	647	786	231	314	369	438	200	268	313	368	176	231	267	312
32 years	9 063	367	518	621	749	230	309	362	426	200	265	308	360	176	229	265	307
33 years	9 437	359	500	595	713	228	304	354	414	200	262	303	352	176	228	261	302
34 years	9 795	350	482	570	678	226	298	345	402	199	258	297	343	176	226	258	296
35 years	10 138	341	464	545	644	224	292	336	389	197	254	291	335	175	223	254	290
36 years	10 466	332	446	521	611	221	286	327	377	196	250	285	326	175	220	249	284
37 years	10 778	323	428	497	579	218	279	318	364	194	245	278	316	173	217	245	277
38 years	11 075	313	410	473	548	214	272	308	351	191	240	271	307	172	213	240	270
39 years	11 356	303	393	450	517	210	264	298	338	188	235	263	297	170	210	234	263
40 years	11 622	293	375	427	488	206	257	288	325	185	229	256	287	168	205	228	255
41 years	11 872	282	358	405	460	201	249	278	312	182	223	248	277	165	201	222	247
42 years	12 107	271	341	383	433	196	241	268	298	178	216	240	266	162	196	216	239
43 years	12 327	261	324	362	406	191	232	257	285	174	210	231	256	159	190	209	230
44 years	12 531	250	307	341	380	186	223	246	272	170	203	223	245	156	185	202	222
45 years	12 719	239	290	321	356	180	215	235	258	165	196	214	234	152	179	195	213
46 years	12 893	227	274	301	332	174	205	224	245	160	188	205	223	148	173	187	204
47 years	13 051	216	257	282	309	167	196	213	232	154	180	195	212	143	166	180	195
48 years	13 193	205	241	263	286	160	187	202	218	149	172	186	201	138	160	172	185
49 years	13 320	193	225	244	264	153	177	190	205	143	164	176	189	133	153	163	175
50 years	13 432	182	210	226	244	146	167	179	192	137	156	166	178	128	145	155	166
51 years	13 528	170	195	208	224	139	157	168	179	130	147	157	167	122	138	146	156
52 years	13 608	158	180	191	204	131	147	156	166	123	138	146	155	116	130	138	146
53 years	13 674	147	165	175	185	123	137	145	153	116	129	136	144	110	122	129	136
54 years	13 724	135	150	158	167	114	126	133	140	109	120	126	132	103	114	119	125
55 years	13 758	123	136	142	149	106	116	121	127	101	110	115	121	96	105	110	115
56 years	13 777	111	121	127	133	97	105	110	114	93	101	105	109	89	96	100	104
57 years	13 781	99	107	112	116	88	94	98	102	84	91	94	98	81	87	90	94
58 years	13 769	88	94	97	100	78	83	86	89	75	80	83	86	73	78	80	83
59 years	13 742	75	80	82	85	68	72	74	77	66	70	72	74	64	68	70	72
60 years	13 699	63	66	68	70	58	61	62	64	57	59	61	62	55	58	59	60
61 years	13 641	51	53	54	55	48	49	50	51	46	48	49	50	45	47	48	49
62 years	13 567	39	40	40	41	36	38	38	39	36	37	37	38	35	36	37	37
63 years	13 478	26	27	27	27	25	25	26	26	25	25	25	26	24	25	25	25
64 years	13 374	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
5 Years or More																	
18 years	1 278	473	828	1 111	1 503	224	361	467	609	180	283	360	464	146	224	282	359
19 years	2 036	473	812	1 079	1 446	229	364	466	603	186	287	363	464	153	230	287	362
20 years	2 772	472	795	1 047	1 391	235	366	465	596	192	291	365	463	159	235	291	364
21 years	3 486	470	779	1 016	1 337	239	368	463	589	197	295	367	461	164	240	295	366
22 years	4 180	467	761	985	1 285	244	369	461	581	202	298	368	458	169	244	298	367
23 years	4 853	464	744	954	1 234	247	369	457	572	206	300	368	455	174	248	300	367
24 years	5 504	460	726	924	1 184	250	369	454	563	210	302	367	451	178	251	302	366
25 years	6 134	456	708	893	1 136	253	367	449	554	213	303	366	447	182	253	303	365
26 years	6 743	450	689	863	1 088	255	366	444	543	216	303	365	442	185	255	303	363
27 years	7 331	445	670	833	1 042	256	363	438	532	218	303	362	436	188	256	303	361
28 years	7 897	438	651	803	996	257	360	432	521	220	303	359	430	190	257	302	358
29 years	8 443	431	632	773	952	257	357	425	509	221	301	356	423	192	257	301	354
30 years	8 967	423	612	744	909	257	353	417	497	222	299	351	415	194	257	299	350
31 years	9 470	415	592	714	867	256	348	409	485	223	297	347	407	195	256	296	346
32 years	9 952	407	573	686	826	255	343	401	472	223	294	341	399	196	255	294	340
33 years	10 413	398	553	658	786	254	337	392	458	222	291	336	390	196	253	290	335
34 years	10 852	388	533	630	748	251	331	382	445	221	287	329	381	196	251	286	328
35 years	11 270	378	513	602	710	249	324	373	431	220	282	323	371	195	248	282	322
36 years	11 668	368	493	575	674	246	317	363	417	218	278	316	361	194	245	277	315
37 years	12 044	357	473	548	638	242	309	352	403	215	272	308	350	193	241	272	307
38 years	12 399	347	454	522	604	238	301	341	388	213	267	300	340	191	237	266	299
39 years	12 732	335	434	497	570	234	293	330	374	210	260	292	329	189	233	260	291
40 years	13 045	324	414	471	538	229	285	319	359	206	254	283	318	186	228	253	282
41 years	13 336	312	395	447	507	223	276	307	344	202	247	274	306	184	223	246	273
42 years	13 606	300	376	422	476	218	266	296	329	198	240	265	294	180	217	239	264
43 years	13 855	288	357	399	447	212	257	284	314	193	232	256	282	177	211	231	255
44 years	14 083	276	338	376	418	205	247	272	299	188	224	246	270	172	205	224	245
45 years	14 289	263	319	353	391	199	237	259	284	182	216	236	258	168	198	215	235
46 years	14 475	250	301	331	364	192	226	247	269	177	207	225	246	163	191	207	225
47 years	14 639	238	283	309	338	184	216	234	255	170	199	215	233	158	183	198	214
48 years	14 782	225	265	288	313	177	205	222	240	164	190	204	220	153	176	189	203
49 years	14 904	212	247	267	289	169	194	209	225	157	180	193	208	147	168	180	193
50 years	15 005	199	230	247	266	160	183	196	210	150	171	182	195	141	159	170	182
51 years	15 084	186	213	228	244	152	172	183	195	143	161	171	182	134	151	160	171
52 years	15 143	173	196	209	222	143	161	170	181	135	151	160	170	127	142	150	159
53 years	15 180	160	179	190	202	134	149	158	167	127	141	149	157	120	133	140	148
54 years	15 196	147	163	172	181	125	138	145	152	118	130	137	144	112	124	130	136
55 years	15 191	134	147	154	162	115	126	132	138	110	120	125	131	105	114	119	125
56 years	15 164	121	131	137	143	105	114	119	124	101	109	114	118	96	104	109	113
57 years	15 117	108	116	121	125	95	102	106	110	91	98	102	105	88	94	98	101
58 years	15 048	94	101	104	108	84	90	93	96	81	87	90	93	79	84	86	89
59 years	14 958	81	86	89	91	74	78	80	82	71	75	77	80	69	73	75	77
60 years	14 847	68	71	73	75	62	65	67	69	61	64	65	67	59	62	63	65
61 years	14 715	55	57	58	59	51	53	54	55	50	52	53	54	49	50	51	52
62 years	14 561	41	42	43	44	39	40	41	41	38	39	40	40	37	39	39	40
63 years	14 387	28	28	29	29	26	27	27	28	26	27	27	27	26	26	27	27
64 years	14 191	14	14	14	14	14	14	14	14	13	14	14	14	13	13	13	14

Table 16. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1961, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
ELEMENTARY SCHOOL																	
Less Than 8 Years																	
18 years	1 390	154	258	339	451	78	120	152	194	64	96	120	151	54	78	96	120
19 years	1 597	153	252	329	433	79	120	151	191	66	97	120	150	55	79	97	120
20 years	1 796	152	246	318	416	80	120	149	188	67	98	120	149	56	80	97	119
21 years	1 988	150	240	308	399	81	120	148	185	68	98	119	147	58	81	98	119
22 years	2 173	148	234	297	382	82	119	146	181	69	98	119	146	59	82	98	118
23 years	2 351	147	227	287	366	82	118	144	178	69	98	118	144	60	82	98	118
24 years	2 521	144	221	277	351	82	117	142	174	70	98	117	142	60	82	98	117
25 years	2 684	142	215	267	335	82	116	140	170	70	97	116	139	61	82	97	116
26 years	2 840	140	208	257	320	82	115	138	166	71	97	115	137	61	82	97	114
27 years	2 989	137	202	247	306	82	114	135	162	71	96	113	135	62	82	96	113
28 years	3 130	135	195	238	292	82	112	133	158	71	95	112	132	62	82	95	111
29 years	3 265	132	188	228	278	81	110	130	154	71	94	110	129	62	81	94	109
30 years	3 392	129	182	219	265	81	108	127	149	70	93	108	126	62	81	93	108
31 years	3 511	125	175	209	252	80	106	124	145	70	92	106	123	62	80	91	105
32 years	3 624	122	169	200	239	79	104	120	140	69	90	104	120	62	79	90	103
33 years	3 729	119	162	191	227	78	102	117	136	69	88	101	117	61	78	88	101
34 years	3 827	115	156	182	215	77	99	114	131	68	87	99	113	61	76	87	98
35 years	3 918	112	149	174	203	75	97	110	126	67	85	96	110	60	75	85	96
36 years	4 001	108	143	165	192	74	94	107	122	66	83	94	106	59	74	83	93
37 years	4 077	105	137	157	181	72	91	103	117	65	81	91	103	58	72	81	90
38 years	4 147	101	130	149	171	71	88	99	112	63	79	88	99	57	70	78	88
39 years	4 208	97	124	141	161	69	85	96	108	62	76	85	95	56	69	76	85
40 years	4 263	93	118	133	151	67	82	92	103	61	74	82	91	55	67	74	82
41 years	4 310	89	112	126	142	65	79	88	98	59	71	79	88	54	65	71	79
42 years	4 350	85	106	118	133	63	76	84	93	57	69	76	84	53	63	69	76
43 years	4 383	81	100	111	124	61	73	80	89	56	66	73	80	51	60	66	72
44 years	4 409	77	94	104	116	59	70	76	84	54	64	69	76	50	58	63	69
45 years	4 427	74	88	97	107	56	66	72	79	52	61	66	72	48	56	61	66
46 years	4 438	70	83	91	100	54	63	69	75	50	58	63	68	46	54	58	63
47 years	4 442	66	77	84	92	51	60	65	70	48	55	60	64	44	51	55	59
48 years	4 439	62	72	78	85	49	56	61	66	45	52	56	60	42	49	52	56
49 years	4 428	58	67	72	78	46	53	57	61	43	49	53	57	41	46	49	53
50 years	4 410	54	62	66	71	44	50	53	57	41	46	49	53	38	43	46	49
51 years	4 385	50	57	61	65	41	46	49	52	39	43	46	49	36	41	43	46
52 years	4 353	46	52	55	59	38	43	45	48	36	40	43	45	34	38	40	43
53 years	4 313	42	47	50	53	36	40	42	44	34	37	39	42	32	35	37	39
54 years	4 266	39	43	45	47	33	36	38	40	31	34	36	38	30	33	34	36
55 years	4 212	35	38	40	42	30	33	34	36	29	31	33	34	27	30	31	33
56 years	4 151	31	34	35	37	27	30	31	32	26	28	29	31	25	27	28	29
57 years	4 082	28	30	31	32	24	26	27	28	23	25	26	27	23	24	25	26
58 years	4 007	24	26	26	27	21	23	24	24	21	22	23	24	20	21	22	23
59 years	3 924	20	22	22	23	19	20	20	21	18	19	20	20	17	18	19	19
60 years	3 833	17	18	18	19	16	16	17	17	15	16	16	17	15	15	16	16
61 years	3 736	14	14	14	15	13	13	13	14	12	13	13	13	12	12	13	13
62 years	3 631	10	10	11	11	10	10	10	10	9	10	10	10	9	9	10	10
63 years	3 519	7	7	7	7	6	7	7	7	6	6	7	7	6	6	6	6
64 years	3 400	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
8 Years																	
18 years	1 991	209	351	464	618	106	163	206	263	87	130	162	205	73	106	130	162
19 years	2 247	207	343	449	593	107	163	204	259	89	131	162	203	74	107	131	162
20 years	2 495	205	335	434	569	108	162	202	255	90	132	162	202	76	108	132	162
21 years	2 735	203	326	420	546	109	162	200	251	91	132	161	199	78	109	132	161
22 years	2 966	201	318	406	523	110	161	198	246	93	132	161	197	79	110	132	160
23 years	3 188	199	309	392	501	111	160	196	241	93	132	160	195	80	111	132	159
24 years	3 402	196	301	378	480	111	159	193	236	94	132	158	192	81	111	132	158
25 years	3 608	193	292	365	459	111	157	190	231	95	131	157	189	82	111	131	156
26 years	3 805	189	283	351	439	111	156	187	226	95	131	155	186	82	111	130	155
27 years	3 993	186	275	338	419	111	154	183	221	95	130	153	182	83	111	129	153
28 years	4 173	182	266	325	399	110	151	180	215	95	129	151	179	83	110	128	151
29 years	4 345	179	257	312	381	110	149	176	209	95	127	149	175	83	109	127	148
30 years	4 508	175	248	299	363	109	147	172	203	95	126	146	171	83	109	125	146
31 years	4 662	170	239	286	345	108	144	168	197	94	124	143	167	83	108	124	143
32 years	4 808	166	230	274	328	107	141	164	191	94	122	140	163	83	106	122	140
33 years	4 946	162	222	262	311	105	138	159	185	93	120	137	159	82	105	120	137
34 years	5 075	157	213	250	295	104	135	155	179	92	118	134	154	82	103	117	134
35 years	5 195	152	204	238	279	102	131	150	173	91	115	131	149	81	102	115	130
36 years	5 307	148	196	227	264	100	128	145	166	89	113	127	145	80	100	112	127
37 years	5 410	143	187	216	250	98	124	141	160	88	110	124	140	79	98	110	123
38 years	5 505	138	179	205	236	96	120	136	154	86	107	120	135	78	96	107	120
39 years	5 592	133	170	194	222	94	117	131	147	84	104	116	130	76	93	104	116
40 years	5 669	128	162	184	209	91	113	126	141	82	101	112	125	75	91	101	112
41 years	5 739	122	154	173	196	89	109	121	135	80	98	108	120	73	88	97	108
42 years	5 800	117	146	163	184	86	104	116	128	78	94	104	115	72	86	94	104
43 years	5 852	112	138	154	172	83	100	110	122	76	91	100	110	70	83	91	99
44 years	5 896	107	130	144	160	80	96	105	116	74	87	96	105	68	80	87	95
45 years	5 931	101	123	135	149	77	92	100	109	71	84	91	100	66	77	83	91
46 years	5 958	96	115	126	138	74	87	95	103	68	80	87	94	63	74	80	86
47 years	5 976	91	108	117	128	71	83	90	97	66	76	82	89	61	71	76	82
48 years	5 986	86	100	109	118	68	78	84	91	63	72	78	84	59	67	72	78
49 years	5 987	80	93	101	109	64	74	79	85	60	69	73	79	56	64	68	73
50 years	5 980	75	86	93	100	61	69	74	79	57	65	69	74	53	60	64	69
51 years	5 965	70	80	85	91	57	65	69	73	54	61	64	69	51	57	60	64
52 years	5 940	65	73	78	83	54	60	64	68	51	57	60	63	48	53	56	60
53 years	5 908	60	67	71	75	50	56	59	62	47	53	55	58	45	50	52	55
54 years	5 866	54	60	64	67	46	51	54	56	44	48	51	53	42	46	48	51
55 years	5 817	49	54	57	60	42	46	49	51	41	44	46	48	39	42	44	46
56 years	5 758	44	48	50	52	39	42	44	45	37	40	42	43	35	38	40	41
57 years	5 692	39	42	44	46	35	37	39	40	33	36	37	38	32	34	36	37
58 years	5 616	34	37	38	39	31	33	34	35	30	32	33	34	29	30	31	32
59 years	5 533	29	31	32	33	27	28	29	30	26	27	28	29	25	26	27	28
60 years	5 440	24	26	26	27	22	24	24	25	22	23	23	24	21	22	23	23
61 years	5 339	20	20	21	21	18	19	19	20	18	18	19	19	17	18	18	19
62 years	5 230	15	15	15	16	14	14	14	15	14	14	14	14	13	14	14	14
63 years	5 112	10	10	10	10	9	10	10	10	9	9	10	10	9	9	9	9
64 years	4 986	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5

Table 16. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1961, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent
HIGH SCHOOL																	
1 to 3 Years																	
18 years	1 983	236	399	529	707	118	183	232	298	97	146	183	231	80	118	146	182
19 years	2 284	234	390	512	679	120	183	231	294	99	147	183	230	83	120	147	182
20 years	2 576	232	381	496	651	121	183	229	289	101	148	183	228	85	121	148	182
21 years	2 858	230	372	480	625	122	183	227	285	102	149	182	226	86	123	148	182
22 years	3 130	228	362	464	599	124	182	224	280	104	149	181	223	88	124	149	181
23 years	3 393	225	353	448	575	124	181	222	275	105	149	181	221	89	124	149	180
24 years	3 646	222	343	433	550	125	180	219	269	106	149	179	218	91	125	149	179
25 years	3 890	219	334	417	527	125	178	216	264	107	149	178	215	92	125	148	177
26 years	4 124	216	324	402	503	125	177	212	258	107	148	176	211	93	125	148	176
27 years	4 348	212	314	387	481	125	175	209	252	108	147	174	208	93	125	147	173
28 years	4 563	208	304	372	459	125	172	205	245	108	146	172	204	94	125	146	171
29 years	4 769	204	294	358	438	124	170	201	239	108	144	169	200	94	124	144	169
30 years	4 964	199	284	343	417	124	167	196	233	107	143	167	195	94	123	143	166
31 years	5 151	195	274	329	397	123	164	192	226	107	141	164	191	94	122	141	163
32 years	5 327	190	265	315	377	121	161	187	219	106	139	160	186	94	121	139	160
33 years	5 495	185	255	301	359	120	158	182	212	106	137	157	182	94	120	136	157
34 years	5 652	180	245	288	340	118	154	177	205	105	134	154	177	93	118	134	153
35 years	5 800	175	235	275	322	117	150	172	198	103	132	150	171	92	116	131	149
36 years	5 938	170	225	262	305	115	147	167	191	102	129	146	166	91	114	129	146
37 years	6 067	164	216	249	288	112	143	162	184	100	126	142	161	90	112	126	142
38 years	6 187	159	206	236	272	110	138	156	177	99	123	138	155	89	110	123	137
39 years	6 296	153	197	224	257	108	134	151	170	97	120	134	150	88	107	119	133
40 years	6 396	147	187	212	242	105	130	145	163	95	116	129	144	86	105	116	129
41 years	6 487	141	178	201	227	102	125	139	156	93	113	125	139	84	102	112	124
42 years	6 568	135	169	189	213	99	121	134	148	90	109	120	133	82	99	108	120
43 years	6 639	130	160	178	199	96	116	128	141	88	105	115	127	80	96	105	115
44 years	6 701	124	151	167	186	93	111	122	134	85	101	111	121	78	92	101	110
45 years	6 754	118	142	157	173	89	106	116	127	82	97	106	115	76	89	97	105
46 years	6 796	112	134	147	161	86	101	110	120	79	93	101	109	73	85	92	100
47 years	6 830	106	125	137	149	82	96	104	113	76	89	96	104	71	82	88	95
48 years	6 853	100	117	127	138	79	91	98	106	73	84	91	98	68	78	84	90
49 years	6 867	94	109	117	127	75	86	92	99	70	80	85	92	65	74	79	85
50 years	6 872	88	101	108	117	71	81	86	92	66	75	80	86	62	70	75	80
51 years	6 867	82	93	99	106	67	75	80	86	63	71	75	80	59	66	70	75
52 years	6 852	76	85	91	97	63	70	74	79	59	66	70	74	56	62	66	70
53 years	6 828	70	78	83	87	58	65	69	72	55	61	65	68	52	58	61	64
54 years	6 794	64	71	74	79	54	60	63	66	51	57	59	62	49	54	56	59
55 years	6 751	58	64	67	70	50	54	57	60	47	52	54	57	45	49	52	54
56 years	6 698	52	57	59	62	45	49	51	53	43	47	49	51	42	45	47	49
57 years	6 635	46	50	52	54	41	44	45	47	39	42	44	45	38	40	42	43
58 years	6 563	40	43	45	46	36	39	40	41	35	37	38	40	34	36	37	38
59 years	6 482	35	37	38	39	31	33	34	35	30	32	33	34	29	31	32	33
60 years	6 390	29	30	31	32	27	28	28	29	26	27	28	28	25	26	27	28
61 years	6 290	23	24	24	25	22	22	23	23	21	22	22	23	21	21	22	22
62 years	6 179	17	18	18	18	16	17	17	17	16	17	17	17	16	16	16	17
63 years	6 059	12	12	12	12	11	11	11	12	11	11	11	11	11	11	11	11
64 years	5 930	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
4 Years																	
18 years	2 379	276	465	614	819	139	215	272	348	114	172	214	271	95	139	171	214
19 years	2 742	274	454	595	786	141	215	270	343	117	173	214	269	98	141	173	214
20 years	3 093	272	444	576	754	143	215	268	338	119	174	214	267	100	143	174	213
21 years	3 431	269	433	557	724	144	214	265	332	121	175	214	264	102	144	174	213
22 years	3 758	266	422	539	694	145	213	262	326	122	175	213	261	104	145	175	212
23 years	4 072	263	411	520	665	146	212	259	320	124	175	211	258	106	146	175	211
24 years	4 375	260	399	502	637	147	211	256	314	125	175	210	255	107	147	175	209
25 years	4 665	256	388	484	609	147	209	252	307	126	174	208	251	108	147	174	207
26 years	4 943	252	376	466	582	147	207	248	300	126	173	206	247	109	147	173	205
27 years	5 209	247	365	449	556	147	204	243	293	127	172	203	242	110	147	172	203
28 years	5 463	242	353	431	531	147	201	239	286	127	171	201	238	110	146	170	200
29 years	5 705	237	341	414	506	146	198	234	278	126	169	198	233	111	146	169	197
30 years	5 935	232	330	397	482	145	195	229	270	126	167	194	228	111	144	167	194
31 years	6 152	227	318	381	458	143	191	223	262	125	165	191	222	111	143	164	190
32 years	6 358	221	306	364	436	142	188	218	254	125	162	187	217	110	142	162	186
33 years	6 551	215	295	348	414	140	184	212	246	123	159	183	211	110	140	159	182
34 years	6 732	209	283	332	392	138	179	206	238	122	156	179	205	109	138	156	178
35 years	6 901	203	272	317	371	136	175	200	230	121	153	174	199	108	135	153	174
36 years	7 058	196	260	302	351	133	170	194	221	119	150	170	193	107	133	150	169
37 years	7 203	190	249	287	332	131	165	187	213	117	146	165	186	105	130	146	164
38 years	7 336	183	238	272	313	128	160	181	204	115	142	160	180	104	127	142	159
39 years	7 457	177	227	258	295	125	155	174	196	112	139	155	173	102	124	138	154
40 years	7 565	170	216	244	277	122	150	167	188	110	134	149	167	100	121	134	149
41 years	7 662	163	205	230	260	118	145	161	179	107	130	144	160	98	118	130	143
42 years	7 746	156	194	217	244	115	139	154	171	104	126	138	153	95	114	125	138
43 years	7 818	149	183	204	228	111	133	147	162	101	121	133	146	93	110	121	132
44 years	7 878	142	173	192	213	107	128	140	154	98	116	127	139	90	106	116	127
45 years	7 926	135	163	179	198	103	122	133	145	95	111	121	132	87	102	111	121
46 years	7 962	128	153	167	184	99	116	126	137	91	106	115	125	84	98	106	115
47 years	7 986	121	143	156	170	94	110	119	129	87	101	110	118	81	94	101	109
48 years	7 997	114	133	145	157	90	104	112	121	84	96	104	112	78	89	96	103
49 years	7 997	107	124	134	144	85	98	105	113	80	91	98	105	75	85	91	97
50 years	7 984	100	115	123	132	81	92	98	105	76	86	92	98	71	80	85	91
51 years	7 959	93	106	113	121	76	86	91	97	71	80	85	91	67	76	80	85
52 years	7 922	86	97	103	110	71	80	84	90	67	75	79	84	63	71	75	79
53 years	7 873	79	88	93	99	66	74	78	82	63	70	73	77	60	66	69	73
54 years	7 812	72	80	84	89	61	68	71	75	58	64	67	71	55	61	64	67
55 years	7 739	65	72	75	79	56	61	64	67	54	59	61	64	51	56	58	61
56 years	7 654	59	64	66	69	51	55	58	60	49	53	55	57	47	51	53	55
57 years	7 556	52	56	58	60	46	49	51	53	44	47	49	51	42	45	47	49
58 years	7 447	45	48	50	52	40	43	45	46	39	42	43	44	38	40	41	43
59 years	7 325	39	41	42	43	35	37	38	39	34	36	37	38	33	35	36	37
60 years	7 191	32	34	35	35	30	31	32	32	29	30	31	32	28	29	30	31
61 years	7 045	26	27	27	28	24	25	25	26	23	24	25	25	23	24	24	25
62 years	6 887	19	20	20	20	18	19	19	19	18	18	19	19	18	18	18	19
63 years	6 717	13	13	13	13	12	13	13	13	12	12	12	13	12	12	12	12
64 years	6 535	6	6	7	7	6	6	6	6	6	6	6	6	6	6	6	6

Table 16. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1961, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
COLLEGE																	
1 to 3 Years																	
18 years	749	324	558	742	996	157	249	320	414	127	197	249	318	104	157	197	248
19 years	1 354	324	547	721	958	161	252	320	410	131	200	251	318	108	161	200	250
20 years	1 940	324	536	700	922	165	253	319	405	135	203	253	317	113	165	203	252
21 years	2 505	322	525	679	886	168	254	317	400	139	205	254	316	117	168	205	253
22 years	3 050	320	513	658	851	171	255	316	395	142	207	254	314	120	171	207	253
23 years	3 575	318	501	637	817	173	255	313	389	145	209	254	312	123	174	209	253
24 years	4 079	315	489	616	784	175	254	310	382	148	210	254	309	126	175	210	253
25 years	4 564	312	476	596	751	177	253	307	375	150	210	252	306	129	177	210	252
26 years	5 029	308	463	575	719	178	252	303	368	152	210	251	302	131	178	210	250
27 years	5 473	303	450	554	688	179	250	299	360	153	210	249	297	133	179	210	248
28 years	5 898	298	436	534	657	179	247	294	352	154	209	246	292	134	179	209	246
29 years	6 302	293	423	513	627	179	244	289	344	155	208	243	287	135	179	207	243
30 years	6 686	287	409	493	598	178	241	283	335	155	206	240	282	136	178	206	239
31 years	7 050	281	395	473	570	177	237	277	326	155	204	236	276	136	177	203	235
32 years	7 394	275	381	453	542	176	233	271	316	154	201	232	269	136	175	201	231
33 years	7 718	268	367	434	515	174	228	264	307	153	198	228	263	136	174	198	227
34 years	8 022	261	353	415	489	172	224	257	297	152	195	223	256	135	172	195	222
35 years	8 306	253	339	396	464	170	218	250	287	151	191	218	248	135	169	191	217
36 years	8 570	246	325	377	439	167	213	242	277	149	188	212	241	133	166	187	211
37 years	8 813	238	311	359	415	164	207	234	267	147	183	206	233	132	163	183	206
38 years	9 037	230	298	341	391	160	201	226	256	144	179	200	225	130	160	178	200
39 years	9 240	222	284	323	369	157	195	218	246	141	174	194	217	128	156	173	193
40 years	9 424	213	270	306	347	153	188	210	235	138	169	188	209	126	152	168	187
41 years	9 587	205	257	289	326	149	182	202	225	135	163	181	201	123	148	163	180
42 years	9 730	196	243	272	305	144	175	193	214	131	158	174	192	120	143	157	173
43 years	9 853	187	230	256	285	139	168	184	203	127	152	167	183	117	139	152	166
44 years	9 956	178	217	240	266	134	160	176	193	123	146	160	175	114	134	146	159
45 years	10 039	169	204	224	248	129	153	167	182	119	140	152	166	110	129	140	152
46 years	10 102	160	191	209	230	124	145	158	172	115	134	145	157	106	123	133	144
47 years	10 144	151	179	195	213	118	138	149	162	110	127	137	148	102	118	127	137
48 years	10 167	142	167	181	196	113	130	140	151	105	121	130	140	98	112	120	129
49 years	10 169	133	155	167	180	107	123	131	141	100	114	122	131	94	106	114	122
50 years	10 152	124	143	153	165	101	115	123	131	95	107	114	122	89	100	107	114
51 years	10 114	116	131	140	150	95	107	114	121	89	100	107	113	84	94	100	106
52 years	10 056	107	120	128	136	89	99	105	111	84	93	99	105	79	88	93	98
53 years	9 978	98	109	116	122	82	91	96	102	78	86	91	96	74	82	86	91
54 years	9 880	89	99	104	110	76	84	88	92	72	79	83	87	69	76	79	83
55 years	9 762	81	88	93	97	70	76	79	83	66	72	76	79	63	69	72	75
56 years	9 624	72	78	82	85	63	68	71	74	60	65	68	71	58	63	65	68
57 years	9 466	64	69	71	74	56	61	63	65	54	58	60	62	52	56	58	60
58 years	9 288	55	59	61	63	50	53	55	56	48	51	53	54	46	49	51	52
59 years	9 089	47	50	51	53	43	45	47	48	42	44	45	46	40	42	44	45
60 years	8 871	39	41	42	43	36	38	39	39	35	37	37	38	34	36	36	37
61 years	8 632	31	32	33	34	29	30	31	31	28	29	30	31	28	29	29	30
62 years	8 373	23	24	24	25	22	23	23	23	22	22	22	23	21	22	22	22
63 years	8 094	15	16	16	16	15	15	15	15	15	15	15	15	14	15	15	15
64 years	7 796	8	8	8	8	7	8	8	8	7	7	7	8	7	7	7	7
4 Years or More																	
18 years	1 687	434	745	991	1 330	211	334	428	553	171	264	334	426	141	212	264	333
19 years	2 421	433	730	962	1 279	216	337	427	547	177	268	336	425	146	217	268	335
20 years	3 131	432	715	934	1 230	221	338	425	541	182	271	337	423	151	221	271	336
21 years	3 816	429	699	905	1 182	225	339	423	533	186	274	338	421	156	225	274	337
22 years	4 479	427	683	877	1 135	228	339	420	526	190	276	338	418	161	228	276	337
23 years	5 117	423	667	849	1 089	231	339	417	517	194	278	338	415	164	231	278	337
24 years	5 732	419	650	821	1 044	233	338	413	508	197	279	337	411	168	233	279	336
25 years	6 323	414	633	793	1 001	235	336	408	499	199	279	335	406	171	235	279	334
26 years	6 890	408	615	765	958	236	334	402	489	201	279	333	400	173	236	279	332
27 years	7 433	402	598	737	916	237	331	396	478	203	278	330	394	176	236	278	329
28 years	7 953	395	580	710	875	237	327	390	467	204	277	326	388	177	237	276	325
29 years	8 449	388	561	682	835	236	323	383	456	204	275	322	381	179	236	274	321
30 years	8 921	381	543	656	796	235	319	375	444	205	272	318	373	179	235	272	317
31 years	9 369	372	525	629	758	234	314	367	432	204	270	313	365	180	234	269	312
32 years	9 794	364	506	603	722	232	308	358	419	204	266	307	357	180	232	266	306
33 years	10 194	355	488	577	686	230	302	350	407	202	262	301	348	179	229	262	300
34 years	10 572	345	469	551	651	227	296	340	394	201	258	295	339	179	227	257	294
35 years	10 925	336	451	526	617	224	289	331	381	199	253	288	329	177	223	253	287
36 years	11 254	326	432	501	584	220	282	321	367	196	248	281	319	176	220	247	280
37 years	11 560	315	414	477	553	216	274	311	354	193	242	273	309	174	216	242	272
38 years	11 842	305	396	453	522	212	266	300	340	190	237	265	299	172	211	236	264
39 years	12 101	294	377	430	492	207	258	290	326	187	230	257	288	169	207	230	256
40 years	12 335	283	359	407	463	202	250	279	313	183	224	249	278	166	201	223	248
41 years	12 546	272	342	385	435	197	241	268	299	179	217	240	267	163	196	216	239
42 years	12 733	260	324	363	407	191	232	257	285	174	210	231	255	159	190	209	230
43 years	12 896	249	306	341	381	185	223	245	271	169	202	222	244	155	184	201	221
44 years	13 036	237	289	320	356	179	213	234	257	164	194	212	233	151	178	194	212
45 years	13 152	226	272	300	331	172	204	222	243	158	186	203	221	146	171	186	202
46 years	13 244	214	256	280	308	165	194	211	230	152	178	193	210	141	164	178	192
47 years	13 312	202	239	261	285	158	184	199	216	146	170	183	198	136	157	169	183
48 years	13 357	190	223	242	263	151	174	188	203	140	161	173	187	131	150	161	173
49 years	13 377	179	207	224	242	143	164	176	189	134	153	163	175	125	142	152	163
50 years	13 374	167	192	206	222	135	154	165	176	127	144	153	164	119	135	143	153
51 years	13 348	155	177	189	202	127	144	153	163	120	135	143	152	113	127	134	143
52 years	13 297	144	162	172	183	119	134	142	150	113	126	133	141	106	119	125	132
53 years	13 223	132	148	156	166	111	123	130	137	105	117	123	129	100	110	116	122
54 years	13 125	121	134	141	148	103	113	119	125	98	107	113	118	93	102	107	112
55 years	13 003	109	120	126	132	94	103	108	113	90	98	102	107	86	93	98	102
56 years	12 858	98	106	111	116	85	93	96	100	82	89	92	96	78	85	88	92
57 years	12 688	87	93	97	101	77	82	85	89	74	79	82	85	71	76	79	82
58 years	12 495	76	81	83	86	68	72	74	77	65	70	72	74	63	67	69	71
59 years	12 279	65	68	70	72	59	62	64	65	57	60	62	63	55	58	60	61
60 years	12 038	54	56	58	59	49	52	53	54	48	50	51	53	47	49	50	51
61 years	11 774	43	44	45	46	40	41	42	43	39	40	41	42	38	40	40	41
62 years	11 486	32	33	33	34	30	31	32	32	30	31	31	31	29	30	30	31
63 years	11 174	21	22	22	22	20	21	21	21	20	21	21	21	20	20	20	21
64 years	10 838	11	11	11	11	10	10	10	11	10	10	10	10	10	10	10	10

Table 16. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1961, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
COLLEGE—Continued																	
4 Years																	
18 years	2 139	423	726	965	1 295	207	326	417	539	168	258	325	415	138	207	258	325
19 years	2 797	422	711	936	1 245	211	328	416	533	173	261	327	414	143	212	261	326
20 years	3 434	420	695	908	1 197	215	329	414	526	177	264	328	412	148	215	264	327
21 years	4 050	417	680	880	1 149	218	329	411	518	181	267	329	409	152	219	266	328
22 years	4 645	414	664	852	1 104	221	329	408	510	185	268	328	406	156	222	268	328
23 years	5 219	410	647	824	1 059	224	329	404	502	188	270	328	402	160	224	269	327
24 years	5 773	406	631	797	1 015	226	327	400	493	191	270	326	398	163	226	270	325
25 years	6 306	401	614	769	972	227	326	395	484	193	270	325	393	165	227	270	324
26 years	6 819	395	597	742	930	228	323	390	474	195	270	322	388	168	228	270	321
27 years	7 310	389	579	715	890	229	320	384	463	196	269	319	382	170	229	269	318
28 years	7 781	383	562	689	850	229	317	377	453	197	268	316	375	171	229	267	315
29 years	8 231	376	544	662	811	228	313	370	441	197	266	312	368	172	228	265	311
30 years	8 660	368	526	636	773	227	308	363	430	197	263	307	361	173	227	263	306
31 years	9 068	360	509	610	737	226	303	355	418	197	260	302	353	173	226	260	301
32 years	9 456	352	491	585	701	224	298	347	406	196	257	297	345	173	224	256	296
33 years	9 823	343	473	560	666	222	292	338	394	195	253	291	337	173	221	253	290
34 years	10 169	334	455	535	632	219	286	329	381	194	249	285	328	172	219	249	284
35 years	10 494	325	437	511	600	216	279	320	369	192	245	278	319	171	216	244	277
36 years	10 799	315	419	487	568	213	273	311	356	189	240	272	309	170	212	239	271
37 years	11 083	305	401	463	537	209	265	301	343	187	234	264	299	168	208	234	263
38 years	11 346	295	384	440	507	205	258	291	330	184	229	257	290	166	204	228	256
39 years	11 588	285	366	418	478	200	250	281	317	180	223	249	279	163	200	222	248
40 years	11 810	274	349	396	450	196	242	270	303	177	216	241	269	160	195	216	240
41 years	12 011	264	332	374	423	190	234	260	290	173	210	233	259	157	190	209	232
42 years	12 191	253	315	353	397	185	225	249	277	168	203	224	248	154	184	202	223
43 years	12 350	242	298	332	371	179	216	238	263	164	196	215	237	150	178	195	214
44 years	12 489	231	282	312	347	173	207	227	250	159	189	206	226	146	172	188	206
45 years	12 606	220	265	293	323	167	198	216	237	154	181	197	215	142	166	180	196
46 years	12 703	208	249	273	300	160	189	205	224	148	173	188	204	137	160	173	187
47 years	12 780	197	233	255	278	154	179	194	211	142	165	179	193	132	153	165	178
48 years	12 835	186	218	237	257	147	170	183	198	136	157	169	182	127	146	157	168
49 years	12 870	175	203	219	237	140	160	172	185	130	149	160	171	122	139	148	159
50 years	12 884	163	188	202	217	132	151	161	172	124	140	150	160	116	131	140	149
51 years	12 877	152	173	185	198	125	141	150	160	117	132	140	149	110	124	131	140
52 years	12 849	141	159	169	180	117	131	139	147	110	123	130	138	104	116	123	130
53 years	12 801	130	145	154	163	109	121	128	135	103	114	121	127	98	108	114	120
54 years	12 732	119	131	139	146	101	111	117	123	96	105	111	116	91	100	105	110
55 years	12 642	108	118	124	130	93	101	106	111	88	96	101	105	84	92	96	100
56 years	12 531	97	105	110	115	84	91	95	99	81	87	91	95	77	84	87	91
57 years	12 400	86	92	96	100	76	81	84	88	73	78	81	84	70	75	78	81
58 years	12 248	75	80	83	86	67	71	74	76	65	69	71	73	62	66	69	71
59 years	12 075	64	68	70	72	58	61	63	65	56	60	61	63	55	58	59	61
60 years	11 881	53	56	57	59	49	51	53	54	48	50	51	52	46	49	50	51
61 years	11 667	43	44	45	46	40	41	42	43	39	40	41	42	38	39	40	41
62 years	11 431	32	33	33	34	30	31	32	32	30	31	31	31	29	30	30	31
63 years	11 175	21	22	22	22	20	21	21	21	20	21	21	21	20	20	20	21
64 years	10 899	11	11	11	11	10	11	11	11	10	10	10	11	10	10	10	10
5 Years or More																	
18 years	786	454	781	1 038	1 392	219	349	447	579	177	275	348	445	145	220	275	347
19 years	1 666	454	766	1 009	1 340	225	352	447	574	183	280	351	445	151	226	280	350
20 years	2 516	453	751	980	1 290	231	355	447	568	189	284	354	444	158	231	284	353
21 years	3 336	452	735	951	1 240	236	356	445	561	195	288	355	443	163	236	288	354
22 years	4 127	449	719	921	1 191	240	357	443	553	200	291	356	440	168	240	291	355
23 years	4 889	446	702	892	1 144	243	357	439	545	204	293	356	437	173	244	293	355
24 years	5 621	442	685	863	1 097	246	357	435	536	208	295	356	433	177	246	294	355
25 years	6 323	437	667	834	1 052	248	355	431	527	211	295	354	429	181	249	295	353
26 years	6 996	432	649	805	1 007	250	353	425	516	213	296	352	423	184	250	295	351
27 years	7 639	426	631	777	963	251	351	419	505	215	295	349	417	187	251	295	348
28 years	8 252	419	612	748	920	251	347	413	494	217	294	346	411	189	251	293	345
29 years	8 837	411	593	719	879	251	343	405	482	218	292	342	403	190	251	291	341
30 years	9 391	403	573	691	838	250	338	397	470	218	289	337	395	191	250	289	336
31 years	9 916	395	554	663	798	249	333	389	457	218	286	332	387	192	249	286	331
32 years	10 412	386	535	635	759	247	327	380	444	217	283	326	378	192	247	282	325
33 years	10 878	376	515	608	721	245	321	370	430	216	279	320	369	191	244	278	319
34 years	11 314	366	495	581	685	242	314	361	416	214	274	313	359	191	241	273	312
35 years	11 721	356	476	554	649	238	307	350	402	212	269	305	349	189	238	268	304
36 years	12 098	345	456	528	614	234	299	340	388	209	263	298	338	188	234	263	297
37 years	12 446	334	436	502	580	230	291	329	374	206	257	290	327	185	229	257	289
38 years	12 764	322	417	477	548	225	282	318	359	202	251	281	316	183	224	250	280
39 years	13 053	311	397	452	516	220	273	306	344	198	244	272	305	180	219	243	271
40 years	13 312	299	378	428	485	214	264	294	329	194	237	263	293	177	214	236	262
41 years	13 542	287	359	404	455	208	254	282	315	189	229	253	281	173	208	229	252
42 years	13 742	274	340	380	426	202	245	270	300	184	221	244	269	169	201	221	243
43 years	13 912	262	321	357	399	195	235	258	285	179	213	234	257	164	194	213	233
44 years	14 053	249	303	335	372	188	224	246	270	173	205	223	245	159	187	204	223
45 years	14 165	237	285	313	346	181	214	233	255	167	196	213	232	154	180	195	212
46 years	14 246	224	267	292	320	173	203	221	240	160	187	203	220	149	173	186	202
47 years	14 299	211	249	272	296	166	193	208	226	154	178	192	207	143	165	177	191
48 years	14 322	199	232	252	273	158	182	196	211	147	169	181	195	137	157	168	180
49 years	14 315	186	215	232	251	149	171	183	197	140	159	170	182	131	148	159	170
50 years	14 279	173	199	214	229	141	160	171	183	132	150	159	170	124	140	149	159
51 years	14 213	161	183	195	209	132	149	159	169	125	140	148	158	117	132	139	148
52 years	14 117	148	167	178	189	124	138	146	155	117	130	138	146	110	123	130	137
53 years	13 993	136	152	161	170	115	127	134	141	109	120	127	133	103	114	120	126
54 years	13 838	124	137	144	152	106	116	122	128	101	110	116	121	96	105	110	115
55 years	13 654	112	123	128	135	97	105	110	115	92	100	105	110	88	96	100	104
56 years	13 441	100	109	113	118	87	95	98	102	84	90	94	98	80	87	90	94
57 years	13 198	88	95	99	102	78	84	87	90	75	81	83	86	72	77	80	83
58 years	12 925	77	82	84	87	69	73	75	78	66	71	73	75	64	68	70	72
59 years	12 623	65	69	71	73	59	62	64	66	57	61	62	64	56	59	60	62
60 years	12 291	54	57	58	59	50	52	53	54	48	50	52	53	47	49	50	51
61 years	11 930	43	44	45	46	40	41	42	43	39	40	41	42	38	40	40	41
62 years	11 539	32	33	33	34	30	31	31	32	30	30	31	31	29	30	30	31
63 years	11 119	21	22	22	22	20	21	21	21	20	20	21	21	20	20	20	20
64 years	10 669	10	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10

Table 17. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1958, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
ELEMENTARY SCHOOL																	
Less Than 8 Years																	
18 years	1 471	135	226	297	394	69	106	133	170	57	85	105	133	48	69	85	105
19 years	1 626	134	220	287	378	70	106	132	167	58	85	105	131	49	70	85	105
20 years	1 775	133	215	278	363	71	105	131	164	59	86	105	130	50	71	85	105
21 years	1 919	131	209	268	348	71	105	129	161	60	86	104	128	51	71	86	104
22 years	2 057	129	204	259	333	71	104	127	158	60	86	104	127	51	71	85	103
23 years	2 190	128	198	250	319	72	103	126	155	61	85	103	125	52	72	85	103
24 years	2 318	126	192	241	305	72	102	124	151	61	85	102	123	53	72	85	102
25 years	2 441	124	187	232	292	72	101	122	148	61	85	101	121	53	72	84	100
26 years	2 558	121	181	224	279	72	100	120	144	61	84	100	119	53	72	84	99
27 years	2 671	119	175	215	266	71	99	117	141	61	83	98	117	54	71	83	98
28 years	2 777	117	169	207	254	71	97	115	137	61	82	97	114	54	71	82	96
29 years	2 879	114	164	198	242	70	95	112	133	61	81	95	112	54	70	81	95
30 years	2 975	111	158	190	230	70	94	110	130	61	80	93	109	54	70	80	93
31 years	3 066	109	152	182	219	69	92	107	126	60	79	92	107	53	69	79	91
32 years	3 152	106	146	174	208	68	90	104	122	60	78	90	104	53	68	78	89
33 years	3 232	103	141	166	197	67	88	101	118	59	76	88	101	53	67	76	87
34 years	3 307	100	135	158	187	66	86	98	114	59	75	85	98	52	66	75	85
35 years	3 377	97	129	151	177	65	83	95	110	58	73	83	95	52	65	73	83
36 years	3 441	94	124	144	167	64	81	92	105	57	72	81	92	51	64	71	81
37 years	3 500	91	118	136	158	62	79	89	101	56	70	79	89	50	62	70	78
38 years	3 554	87	113	129	149	61	76	86	97	55	68	76	86	49	61	68	76
39 years	3 603	84	108	123	140	59	74	83	93	54	66	74	82	49	59	66	73
40 years	3 646	81	102	116	132	58	71	80	89	52	64	71	79	48	58	64	71
41 years	3 684	77	97	109	124	56	69	76	85	51	62	68	76	47	56	62	68
42 years	3 717	74	92	103	116	54	66	73	81	50	60	66	73	45	54	60	66
43 years	3 744	71	87	97	108	53	63	70	77	48	57	63	69	44	52	57	63
44 years	3 767	67	82	91	101	51	61	66	73	47	55	60	66	43	50	55	60
45 years	3 783	64	77	85	94	49	58	63	69	45	53	58	63	41	49	53	57
46 years	3 795	61	72	79	87	47	55	60	65	43	50	55	59	40	47	50	55
47 years	3 801	57	68	74	81	45	52	56	61	41	48	52	56	39	44	48	52
48 years	3 802	54	63	68	74	43	49	53	57	40	46	49	53	37	42	45	49
49 years	3 798	51	59	63	68	40	46	50	53	38	43	46	50	35	40	43	46
50 years	3 788	47	54	58	63	38	44	46	50	36	41	43	46	34	38	40	43
51 years	3 774	44	50	53	57	36	41	43	46	34	38	40	43	32	36	38	40
52 years	3 753	41	46	49	52	34	38	40	42	32	36	38	40	30	33	35	37
53 years	3 728	37	42	44	47	31	35	37	39	30	33	35	37	28	31	33	35
54 years	3 697	34	38	40	42	29	32	34	35	28	30	32	33	26	29	30	32
55 years	3 661	31	34	36	37	27	29	30	32	25	28	29	30	24	26	28	29
56 years	3 620	28	30	31	33	24	26	27	28	23	25	26	27	22	24	25	26
57 years	3 573	25	26	27	29	22	23	24	25	21	22	23	24	20	22	22	23
58 years	3 521	21	23	24	24	19	20	21	22	18	20	20	21	18	19	20	20
59 years	3 464	18	19	20	21	17	18	18	19	16	17	17	18	16	16	17	17
60 years	3 402	15	16	16	17	14	15	15	15	14	14	15	15	13	14	14	15
61 years	3 334	12	13	13	13	11	12	12	12	11	11	12	12	11	11	11	12
62 years	3 261	9	9	10	10	9	9	9	9	8	9	9	9	8	9	9	9
63 years	3 183	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
64 years	3 099	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
8 Years																	
18 years	1 811	186	310	407	540	95	146	184	234	79	117	145	183	66	96	117	145
19 years	2 056	185	303	394	519	97	146	182	230	80	118	145	181	68	97	118	145
20 years	2 293	183	296	382	498	98	145	180	226	82	118	145	179	69	98	118	144
21 years	2 520	181	288	369	477	98	145	178	222	83	119	144	178	70	99	118	144
22 years	2 739	179	280	356	457	99	144	176	218	84	119	144	175	71	99	118	143
23 years	2 949	177	273	344	438	100	143	174	214	84	119	143	173	72	100	118	142
24 years	3 149	174	265	332	419	100	142	171	209	85	118	141	171	73	100	118	141
25 years	3 342	171	257	320	401	100	140	169	205	85	118	140	168	74	100	117	139
26 years	3 525	168	249	308	383	100	139	166	200	86	117	138	165	74	100	117	138
27 years	3 699	165	241	296	365	99	137	163	195	86	116	136	162	75	99	116	136
28 years	3 865	162	234	284	348	99	135	159	190	86	115	134	158	75	99	114	134
29 years	4 021	158	226	273	332	98	132	156	184	85	113	132	155	75	98	113	132
30 years	4 169	154	218	261	316	97	130	152	179	85	112	130	151	75	97	112	129
31 years	4 308	150	210	250	300	96	127	148	174	84	110	127	147	75	96	110	127
32 years	4 438	146	202	239	285	95	125	144	168	84	108	124	144	74	95	108	124
33 years	4 560	142	194	228	270	94	122	140	162	83	106	121	140	74	93	106	121
34 years	4 672	138	186	217	256	92	119	136	157	82	104	118	135	73	92	104	118
35 years	4 776	134	178	207	242	90	116	132	151	80	102	115	131	72	90	101	115
36 years	4 870	129	170	197	229	88	112	127	145	79	99	112	127	71	88	99	111
37 years	4 956	125	163	187	216	87	109	123	140	78	97	109	122	70	86	96	108
38 years	5 033	120	155	177	203	84	105	119	134	76	94	105	118	69	84	94	105
39 years	5 102	116	148	168	191	82	102	114	128	74	91	101	113	67	82	91	101
40 years	5 161	111	140	158	179	80	98	109	122	72	88	98	109	66	80	88	97
41 years	5 211	106	133	149	168	77	94	105	117	70	85	94	104	64	77	85	94
42 years	5 253	102	126	140	157	75	91	100	111	68	82	90	100	63	75	82	90
43 years	5 286	97	119	132	147	72	87	95	105	66	79	86	95	61	72	79	86
44 years	5 310	92	112	123	137	70	83	91	99	64	76	82	90	59	69	75	82
45 years	5 325	87	105	115	127	67	79	86	94	62	72	79	86	57	66	72	78
46 years	5 331	82	98	107	118	64	75	81	88	59	69	75	81	55	64	69	74
47 years	5 329	78	92	100	109	61	71	77	83	57	65	71	76	53	61	65	70
48 years	5 317	73	85	92	100	58	67	72	77	54	62	66	71	50	58	62	66
49 years	5 297	68	79	85	92	55	63	67	72	51	58	62	67	48	54	58	62
50 years	5 268	64	73	78	84	52	59	63	67	48	55	58	62	46	51	55	58
51 years	5 230	59	67	72	76	48	55	58	62	46	51	54	58	43	48	51	54
52 years	5 183	54	61	65	69	45	51	54	57	43	48	50	53	40	45	47	50
53 years	5 128	50	56	59	62	42	47	49	52	40	44	46	49	38	42	44	46
54 years	5 063	45	50	53	56	39	43	45	47	37	40	42	44	35	38	40	42
55 years	4 990	41	45	47	49	35	39	40	42	34	37	38	40	32	35	37	38
56 years	4 908	37	40	41	43	32	35	36	37	31	33	34	36	29	32	33	34
57 years	4 817	32	35	36	37	29	31	32	33	27	29	31	32	26	28	29	30
58 years	4 717	28	30	31	32	25	27	28	29	24	26	27	27	23	25	26	27
59 years	4 608	24	25	26	27	22	23	24	24	21	22	23	23	20	21	22	23
60 years	4 490	20	21	21	22	18	19	19	20	18	19	19	19	17	18	18	19
61 years	4 364	16	16	17	17	15	15	15	16	14	15	15	15	14	15	15	15
62 years	4 229	12	12	12	12	11	11	12	12	11	11	11	11	11	11	11	11
63 years	4 085	8	8	8	8	7	8	8	8	7	7	8	8	7	7	7	8
64 years	3 932	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4

Table 17. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1958, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
HIGH SCHOOL																	
1 to 3 Years																	
18 years	2 030	214	360	474	630	109	167	211	270	90	134	167	210	75	109	134	166
19 years	2 301	213	351	459	605	110	167	210	266	91	135	167	209	77	110	135	166
20 years	2 562	211	343	444	581	111	167	208	261	93	135	166	207	78	112	135	166
21 years	2 815	209	334	429	557	112	166	206	257	94	136	166	205	80	112	136	165
22 years	3 058	206	325	415	534	113	165	203	252	95	136	165	202	81	113	136	164
23 years	3 292	204	317	401	511	114	164	201	247	96	136	164	200	82	114	136	163
24 years	3 517	201	308	386	489	114	163	198	242	97	136	163	197	83	114	135	162
25 years	3 732	198	299	372	468	114	161	195	237	98	135	161	194	84	114	135	160
26 years	3 938	194	290	359	447	114	160	191	231	98	134	159	190	85	114	134	159
27 years	4 135	191	281	345	427	114	158	188	226	98	133	157	187	85	114	133	157
28 years	4 323	187	272	331	407	113	155	184	220	98	132	155	183	86	113	132	154
29 years	4 502	183	263	318	388	113	153	180	214	98	130	152	179	86	112	130	152
30 years	4 671	179	253	305	370	112	150	176	208	97	129	150	175	86	112	129	149
31 years	4 831	174	244	292	351	111	147	172	202	97	127	147	171	86	110	127	146
32 years	4 982	170	235	279	334	109	144	167	195	96	125	144	167	85	109	125	143
33 years	5 124	165	226	267	317	108	141	163	189	95	123	141	162	85	108	123	140
34 years	5 256	161	217	255	300	106	138	158	183	94	120	137	157	84	106	120	137
35 years	5 379	156	208	243	284	104	134	153	176	93	118	134	153	83	104	118	133
36 years	5 493	151	199	231	269	103	131	149	170	91	115	130	148	82	102	115	130
37 years	5 598	146	191	220	254	100	127	144	163	90	112	126	143	81	100	112	126
38 years	5 694	141	182	208	240	98	123	139	157	88	109	123	138	80	98	109	122
39 years	5 780	135	173	197	226	96	119	133	150	86	106	119	133	78	95	106	118
40 years	5 857	130	165	187	212	93	115	128	144	84	103	114	128	77	93	103	114
41 years	5 925	125	157	176	199	91	111	123	137	82	100	110	122	75	90	99	110
42 years	5 984	119	148	166	186	88	106	118	130	80	96	106	117	73	87	96	106
43 years	6 033	114	140	156	174	85	102	112	124	78	93	102	112	71	84	92	101
44 years	6 073	109	132	146	162	82	98	107	118	75	89	97	106	69	81	89	97
45 years	6 104	103	124	137	151	79	93	102	111	72	85	93	101	67	78	85	92
46 years	6 126	98	117	128	140	75	89	96	105	70	81	88	96	65	75	81	88
47 years	6 138	92	109	119	130	72	84	91	98	67	77	84	90	62	72	77	83
48 years	6 142	87	102	110	120	69	79	85	92	64	73	79	85	60	68	73	79
49 years	6 136	81	94	102	110	65	75	80	86	61	69	74	80	57	65	69	74
50 years	6 120	76	87	94	101	62	70	75	80	58	65	70	74	54	61	65	69
51 years	6 096	71	80	86	92	58	65	70	74	54	61	65	69	51	58	61	65
52 years	6 062	65	74	78	83	54	61	64	68	51	57	60	64	48	54	57	60
53 years	6 019	60	67	71	75	50	56	59	62	48	53	56	59	45	50	53	56
54 years	5 967	55	61	64	67	47	51	54	57	44	49	51	54	42	46	49	51
55 years	5 906	50	54	57	60	43	47	49	51	41	44	46	49	39	42	44	46
56 years	5 835	44	48	50	53	39	42	44	46	37	40	42	44	36	38	40	42
57 years	5 756	39	42	44	46	35	37	39	40	33	36	37	39	32	35	36	37
58 years	5 667	34	37	38	39	31	33	34	35	30	32	33	34	29	30	31	32
59 years	5 568	29	31	32	33	27	28	29	30	26	27	28	29	25	26	27	28
60 years	5 461	24	26	26	27	22	23	24	25	22	23	23	24	21	22	23	23
61 years	5 344	19	20	21	21	18	19	19	20	18	18	19	19	17	18	18	19
62 years	5 218	15	15	15	15	14	14	14	15	14	14	14	14	13	14	14	14
63 years	5 083	10	10	10	10	9	9	10	10	9	9	9	10	9	9	9	9
64 years	4 939	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
4 Years																	
18 years	2 562	257	433	573	765	130	200	253	324	107	160	199	252	89	130	160	199
19 years	2 852	255	423	554	734	131	200	251	319	108	161	199	250	91	131	161	199
20 years	3 134	252	413	537	704	132	199	249	314	110	161	199	248	93	133	161	198
21 years	3 407	250	402	519	675	134	198	246	308	112	162	198	245	95	134	162	197
22 years	3 670	247	392	501	647	134	197	243	303	113	162	197	242	96	135	162	196
23 years	3 924	244	381	484	620	135	196	240	297	114	162	196	239	98	135	162	195
24 years	4 170	240	371	467	594	136	195	237	291	115	161	194	236	99	136	161	193
25 years	4 406	237	360	450	568	136	193	233	284	116	161	192	232	100	136	160	192
26 years	4 633	233	349	434	543	136	191	229	278	116	160	190	228	100	136	160	190
27 years	4 851	228	339	417	518	135	188	225	271	116	159	188	224	101	135	158	187
28 years	5 059	224	328	401	495	135	186	221	264	116	157	185	220	101	135	157	185
29 years	5 259	219	317	385	471	134	183	216	257	116	156	182	215	102	134	155	182
30 years	5 449	215	306	370	449	133	180	211	250	116	154	179	210	102	133	154	179
31 years	5 631	210	295	354	427	132	177	206	243	115	152	176	205	101	132	151	175
32 years	5 803	204	285	339	406	130	173	201	236	114	149	173	200	101	130	149	172
33 years	5 966	199	274	324	386	129	169	196	228	113	147	169	195	101	129	147	168
34 years	6 120	193	263	310	366	127	166	191	221	112	144	165	190	100	127	144	164
35 years	6 265	188	253	295	347	125	162	185	213	111	141	161	184	99	125	141	160
36 years	6 401	182	242	281	328	123	157	179	206	109	138	157	179	98	123	138	156
37 years	6 527	176	232	268	310	121	153	174	198	108	135	152	173	97	120	135	152
38 years	6 645	170	221	254	293	118	149	168	190	106	132	148	167	95	118	131	147
39 years	6 753	164	211	241	276	115	144	162	182	104	128	143	161	94	115	128	143
40 years	6 853	158	201	228	260	113	139	156	175	102	125	139	155	92	112	124	138
41 years	6 943	152	191	216	244	109	134	150	167	99	121	134	149	90	109	120	133
42 years	7 024	146	181	204	229	106	129	143	159	97	117	129	143	88	106	116	128
43 years	7 096	139	172	192	214	103	124	137	152	94	113	124	137	86	103	112	123
44 years	7 159	133	162	180	200	100	119	131	144	91	108	119	130	84	99	108	118
45 years	7 212	126	153	169	187	96	114	125	136	88	104	114	124	81	96	104	113
46 years	7 257	120	144	158	173	92	109	118	129	85	100	108	118	79	92	99	108
47 years	7 292	114	135	147	161	88	103	112	121	82	95	103	111	76	88	95	102
48 years	7 319	107	126	137	149	84	98	106	114	78	91	97	105	73	84	90	97
49 years	7 336	101	117	127	137	80	92	99	107	75	86	92	99	70	80	86	92
50 years	7 344	94	109	117	126	76	87	93	100	71	81	87	93	67	76	81	86
51 years	7 343	88	100	107	115	72	81	87	92	68	76	81	86	64	72	76	81
52 years	7 333	82	92	98	105	68	76	80	85	64	71	75	80	60	67	71	75
53 years	7 313	75	84	89	95	63	70	74	78	60	66	70	74	57	63	66	70
54 years	7 285	69	76	81	85	59	65	68	71	56	61	64	68	53	58	61	64
55 years	7 248	63	69	72	76	54	59	62	65	51	56	59	61	49	53	56	58
56 years	7 201	56	61	64	67	49	53	55	58	47	51	53	55	45	49	51	53
57 years	7 145	50	54	56	58	44	48	49	51	42	46	47	49	41	44	45	47
58 years	7 080	44	47	48	50	39	42	43	45	38	40	42	43	37	39	40	41
59 years	7 006	38	40	41	42	34	36	37	38	33	35	36	37	32	34	35	36
60 years	6 923	31	33	34	35	29	30	31	32	28	29	30	31	27	29	29	30
61 years	6 831	25	26	27	27	23	24	25	25	23	24	24	25	22	23	24	24
62 years	6 730	19	20	20	20	18	18	19	19	18	18	18	19	17	18	18	18
63 years	6 619	13	13	13	13	12	12	13	13	12	12	12	12	12	12	12	12
64 years	6 499	6	6	6	7	6	6	6	6	6	6	6	6	6	6	6	6

Table 17. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1958, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
COLLEGE																	
1 to 3 Years																	
18 years	988	300	512	680	910	146	231	295	381	119	183	231	294	98	147	183	230
19 years	1 531	299	502	660	875	150	233	295	377	123	186	232	293	102	150	186	232
20 years	2 056	298	492	640	842	153	234	294	373	126	188	233	292	105	153	188	233
21 years	2 562	297	481	621	809	156	235	292	368	129	190	234	291	109	156	190	233
22 years	3 050	295	470	602	777	158	235	290	362	132	192	234	289	112	159	192	234
23 years	3 520	292	459	582	745	160	235	288	357	135	193	234	287	115	161	193	233
24 years	3 971	289	447	563	715	162	234	285	351	137	194	233	284	117	162	193	233
25 years	4 404	286	435	544	685	163	233	282	344	139	194	232	280	119	163	194	231
26 years	4 818	282	423	525	655	164	231	278	337	140	194	230	277	121	164	193	230
27 years	5 214	278	411	506	627	165	229	274	330	141	193	228	272	123	164	193	228
28 years	5 591	273	398	487	598	165	227	269	322	142	192	226	268	124	164	192	225
29 years	5 951	268	386	468	571	164	224	264	314	142	191	223	263	124	164	190	222
30 years	6 291	263	373	449	544	164	221	259	306	142	189	220	258	125	163	188	219
31 years	6 614	257	360	431	518	162	217	253	297	142	187	216	252	125	162	186	215
32 years	6 917	251	347	413	493	161	213	247	289	141	184	212	246	125	161	184	211
33 years	7 203	244	334	395	468	159	209	241	280	140	181	208	240	125	159	181	207
34 years	7 470	238	322	377	444	157	204	234	271	139	178	203	233	124	157	178	203
35 years	7 719	231	309	360	421	155	199	228	261	138	175	198	226	123	155	174	198
36 years	7 949	224	296	342	398	152	194	221	252	136	171	193	219	122	152	171	193
37 years	8 161	217	283	326	376	149	189	213	242	134	167	188	212	120	149	167	187
38 years	8 354	209	270	309	355	146	183	206	233	131	163	182	205	119	146	162	182
39 years	8 529	201	258	293	334	143	177	198	223	129	158	176	198	117	142	158	176
40 years	8 686	194	245	277	314	139	171	191	213	126	154	170	190	114	138	153	170
41 years	8 824	186	233	261	295	135	165	183	204	123	149	164	182	112	135	148	164
42 years	8 944	178	220	246	276	131	158	175	194	119	143	158	174	109	130	143	157
43 years	9 045	170	208	231	258	127	152	167	184	116	138	151	166	106	126	138	151
44 years	9 128	161	196	217	241	122	145	159	175	112	133	145	158	103	121	132	144
45 years	9 193	153	184	203	224	117	138	151	165	108	127	138	150	100	117	126	137
46 years	9 239	145	173	189	207	112	132	143	155	104	121	131	142	96	112	121	131
47 years	9 267	137	161	176	192	107	125	135	146	99	115	124	134	93	107	115	124
48 years	9 276	129	150	163	177	102	118	127	137	95	109	117	126	89	101	109	117
49 years	9 267	120	139	150	162	97	111	119	127	90	103	110	118	85	96	103	110
50 years	9 240	112	129	138	148	91	104	111	118	85	97	103	110	80	91	96	103
51 years	9 194	104	118	126	135	86	96	103	109	81	91	96	102	76	85	90	96
52 years	9 130	96	108	115	122	80	89	95	100	75	84	89	94	71	79	84	89
53 years	9 047	88	98	104	110	74	82	87	92	70	78	82	86	67	74	78	82
54 years	8 946	80	89	93	98	68	75	79	83	65	71	75	79	62	68	71	75
55 years	8 826	72	79	83	87	62	68	71	75	60	65	68	71	57	62	65	68
56 years	8 688	65	70	73	76	57	61	64	66	54	59	61	63	52	56	58	61
57 years	8 532	57	61	64	66	50	54	56	58	49	52	54	56	47	50	52	54
58 years	8 357	50	53	55	57	44	47	49	50	43	46	47	49	41	44	45	47
59 years	8 164	42	45	46	47	38	40	42	43	37	39	40	41	36	38	39	40
60 years	7 953	35	37	37	38	32	34	34	35	31	33	33	34	30	32	33	33
61 years	7 723	28	29	29	30	26	27	27	28	25	26	27	27	25	26	26	27
62 years	7 475	21	21	22	22	20	20	20	21	19	20	20	20	19	19	20	20
63 years	7 208	14	14	14	14	13	13	13	14	13	13	13	13	13	13	13	13
64 years	6 923	7	7	7	7	7	7	7	7	7	7	7	7	6	7	7	7
4 Years or More																	
18 years	1 727	419	728	975	1 316	200	320	412	537	161	251	320	410	132	201	251	319
19 years	2 350	418	713	946	1 266	205	322	411	531	166	255	321	409	137	205	255	321
20 years	2 955	416	698	918	1 217	209	324	410	524	171	258	323	408	142	209	258	322
21 years	3 544	414	683	890	1 170	212	325	408	517	175	261	324	406	146	213	261	323
22 years	4 114	411	667	862	1 124	216	325	405	510	179	263	324	403	150	216	263	323
23 years	4 668	408	652	835	1 079	218	325	402	502	182	265	324	400	154	219	264	323
24 years	5 204	404	635	808	1 035	221	324	398	494	185	266	323	396	158	221	266	322
25 years	5 722	400	619	780	992	223	323	394	485	188	266	322	392	161	223	266	321
26 years	6 223	395	602	754	950	224	321	389	475	190	267	320	387	163	224	266	319
27 years	6 707	389	586	727	909	225	318	383	466	192	266	317	382	165	225	266	316
28 years	7 173	383	569	700	869	226	315	378	455	193	265	314	376	167	225	265	313
29 years	7 622	377	551	674	830	226	312	371	445	194	264	311	369	169	225	263	310
30 years	8 053	370	534	648	792	225	308	364	434	195	262	307	363	170	225	261	306
31 years	8 468	363	517	623	755	224	304	357	423	195	260	303	355	171	224	259	302
32 years	8 864	355	499	598	720	223	299	350	411	195	257	298	348	171	223	256	297
33 years	9 244	347	482	573	685	221	294	342	400	194	254	293	340	171	221	253	292
34 years	9 605	338	464	548	651	219	288	333	388	193	250	287	332	171	219	250	286
35 years	9 950	330	447	524	618	217	282	325	375	192	246	281	323	170	216	246	280
36 years	10 277	320	429	500	586	214	276	316	363	190	242	275	314	169	213	241	274
37 years	10 587	311	412	477	555	211	269	307	351	188	237	268	305	168	210	237	267
38 years	10 879	302	395	454	525	207	262	297	338	185	232	261	296	167	207	231	260
39 years	11 154	292	378	432	496	203	255	287	325	182	227	254	286	165	203	226	253
40 years	11 411	282	360	410	468	199	247	277	312	179	221	247	276	162	198	220	246
41 years	11 651	271	344	388	440	194	240	267	299	176	215	239	266	160	194	214	238
42 years	11 874	261	327	367	414	189	231	257	286	172	208	231	256	157	189	208	230
43 years	12 079	250	310	347	388	184	223	247	273	168	202	222	245	153	183	201	221
44 years	12 267	239	294	326	363	179	215	236	260	163	195	214	235	150	178	194	213
45 years	12 437	229	277	307	339	173	206	225	247	158	188	205	224	146	172	187	204
46 years	12 590	218	261	287	316	167	197	214	234	153	180	196	213	142	166	180	195
47 years	12 726	207	246	268	294	160	188	203	221	148	173	187	202	137	159	172	186
48 years	12 844	195	230	250	272	153	178	192	208	142	165	177	192	133	153	164	177
49 years	12 945	184	215	232	251	146	169	181	195	136	157	168	181	127	146	156	167
50 years	13 028	173	200	215	231	139	159	170	183	130	148	158	170	122	139	148	158
51 years	13 095	162	185	198	212	132	149	159	170	124	140	149	158	116	131	139	148
52 years	13 143	150	170	181	193	124	140	148	157	117	131	139	147	111	123	131	138
53 years	13 174	139	156	165	175	116	130	137	145	110	122	129	136	104	116	122	129
54 years	13 188	128	142	149	158	108	120	126	132	103	113	119	125	98	108	113	119
55 years	13 185	116	128	134	141	100	109	115	120	95	104	109	114	91	99	104	108
56 years	13 164	105	114	119	125	91	99	103	108	87	95	99	103	84	91	94	98
57 years	13 125	94	101	105	109	82	89	92	96	79	85	88	92	76	82	85	88
58 years	13 069	82	88	91	94	73	78	81	84	71	75	78	81	68	73	75	78
59 years	12 996	71	75	77	79	64	68	70	72	62	66	67	69	60	64	65	67
60 years	12 905	59	62	64	65	54	57	58	60	53	55	57	58	51	54	55	56
61 years	12 797	48	49	50	51	44	46	47	48	43	45	46	47	42	44	45	46
62 years	12 672	36	37	38	38	34	35	35	36	33	34	35	35	33	34	34	35
63 years	12 529	24	25	25	25	23	24	24	24	23	23	23	24	22	23	23	23
64 years	12 369	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12

Table 17. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1958, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent
COLLEGE—Continued																	
4 Years																	
18 years	1 752	379	649	863	1 158	185	292	373	482	150	231	291	372	124	185	231	291
19 years	2 364	378	636	838	1 113	189	294	372	477	155	234	293	371	128	189	234	292
20 years	2 956	376	622	812	1 070	193	295	371	471	159	237	294	369	133	193	237	293
21 years	3 528	374	608	787	1 028	196	295	368	464	162	239	295	367	137	196	239	294
22 years	4 081	371	594	763	987	199	295	366	457	166	241	295	364	140	199	241	294
23 years	4 614	368	580	738	947	201	295	362	450	169	242	294	361	143	201	242	293
24 years	5 127	364	565	713	908	203	294	359	442	171	243	293	357	146	203	242	292
25 years	5 621	360	550	689	870	204	292	354	434	173	243	291	353	149	204	242	290
26 years	6 095	355	535	665	832	205	290	349	425	175	242	289	348	151	205	242	288
27 years	6 549	349	519	640	796	206	287	344	415	176	242	286	342	153	205	241	286
28 years	6 984	343	503	616	760	206	284	338	406	177	240	283	337	154	205	240	282
29 years	7 399	337	487	593	726	205	281	332	396	177	239	280	330	155	205	238	279
30 years	7 794	330	472	569	692	204	277	325	385	177	236	276	324	156	204	236	275
31 years	8 170	323	456	546	659	203	272	318	375	177	234	271	317	156	203	233	270
32 years	8 526	316	439	523	627	201	267	311	364	176	231	266	310	156	201	230	266
33 years	8 862	308	423	501	596	199	262	303	353	175	227	261	302	156	199	227	260
34 years	9 179	300	407	479	566	197	257	295	342	174	224	256	294	155	196	223	255
35 years	9 476	291	391	457	536	194	251	287	330	172	219	250	286	154	194	219	249
36 years	9 753	283	375	435	508	191	244	278	319	170	215	244	277	152	191	214	243
37 years	10 011	274	359	414	480	188	238	270	307	168	210	237	268	151	187	210	236
38 years	10 249	264	343	394	453	184	231	261	295	165	205	230	259	149	183	205	229
39 years	10 468	255	328	373	427	180	224	251	283	162	200	223	250	146	179	199	222
40 years	10 667	246	312	354	402	175	217	242	271	158	194	216	241	144	175	193	215
41 years	10 846	236	297	334	378	171	209	232	259	155	188	208	231	141	170	187	207
42 years	11 005	226	281	315	354	166	201	223	247	151	182	200	222	138	165	181	200
43 years	11 145	216	266	297	331	160	193	213	235	147	175	193	212	134	160	175	192
44 years	11 265	206	251	279	309	155	185	203	223	142	169	184	202	131	154	168	184
45 years	11 366	196	237	261	288	149	177	193	211	137	162	176	192	127	149	161	176
46 years	11 447	186	222	244	268	143	169	183	200	132	155	168	182	123	143	154	167
47 years	11 508	176	208	227	248	137	160	173	188	127	148	159	172	118	136	147	159
48 years	11 550	166	194	211	229	131	151	163	176	122	140	151	162	113	130	140	150
49 years	11 572	155	181	195	211	124	143	153	165	116	133	142	152	109	124	132	142
50 years	11 574	145	167	180	193	118	134	143	153	110	125	133	143	103	117	125	133
51 years	11 556	135	154	165	176	111	125	133	142	104	117	125	133	98	110	117	124
52 years	11 519	125	141	150	160	104	116	123	131	98	110	116	123	93	103	109	115
53 years	11 463	115	129	136	144	97	108	113	120	92	102	107	113	87	96	101	107
54 years	11 386	105	117	123	129	90	99	104	109	85	94	98	103	81	89	93	98
55 years	11 290	95	105	110	115	82	90	94	98	78	85	89	93	75	82	85	89
56 years	11 175	85	93	97	101	75	81	84	88	71	77	81	84	68	74	77	80
57 years	11 040	76	82	85	88	67	72	75	77	64	69	72	74	62	66	69	71
58 years	10 885	66	71	73	76	59	63	65	67	57	61	63	65	55	59	61	63
59 years	10 710	57	60	62	63	51	54	56	57	50	52	54	55	48	51	52	54
60 years	10 516	47	49	51	52	43	45	46	47	42	44	45	46	41	43	44	45
61 years	10 302	38	39	40	41	35	36	37	38	34	35	36	37	33	35	35	36
62 years	10 068	28	29	29	30	27	27	28	28	26	27	27	28	26	26	27	27
63 years	9 815	19	19	19	19	18	18	18	19	18	18	18	18	17	18	18	18
64 years	9 542	9	9	10	10	9	9	9	9	9	9	9	9	9	9	9	9
5 Years or More																	
18 years	662	458	806	1 084	1 469	213	348	451	590	171	271	347	449	138	214	271	346
19 years	1 427	458	790	1 053	1 415	220	351	451	585	177	276	350	449	145	220	276	349
20 years	2 172	457	775	1 023	1 361	225	354	450	579	183	281	353	448	151	226	280	352
21 years	2 896	456	759	993	1 309	230	356	449	573	189	284	355	447	157	231	284	354
22 years	3 599	454	743	963	1 259	235	357	447	565	194	288	356	445	162	235	288	355
23 years	4 281	451	726	934	1 209	239	358	445	558	198	290	357	442	167	239	290	356
24 years	4 942	448	709	904	1 161	242	358	441	549	202	293	357	439	171	242	292	356
25 years	5 582	444	692	874	1 114	245	357	437	540	206	294	356	435	175	245	294	355
26 years	6 201	439	674	845	1 067	247	356	433	530	209	295	355	431	179	247	294	354
27 years	6 799	434	656	816	1 022	249	354	427	520	211	295	353	425	182	249	295	352
28 years	7 376	428	637	787	978	250	351	421	510	214	295	350	419	184	250	294	349
29 years	7 932	421	619	758	935	250	348	415	498	215	294	347	413	187	250	293	346
30 years	8 467	414	600	730	893	251	344	408	487	216	292	343	406	188	250	292	342
31 years	8 981	406	581	702	852	250	340	400	475	217	290	339	399	190	250	290	338
32 years	9 473	398	562	674	812	249	335	392	462	217	287	334	391	191	249	287	333
33 years	9 945	390	543	646	774	248	330	384	450	217	284	329	382	191	247	284	328
34 years	10 396	381	524	619	736	246	324	375	437	216	281	323	373	191	245	280	322
35 years	10 826	371	504	592	699	243	318	366	423	215	277	317	364	191	243	276	315
36 years	11 235	361	485	566	663	241	311	356	410	213	272	310	354	190	240	272	309
37 years	11 623	351	466	540	629	237	304	346	396	211	267	303	344	189	237	267	302
38 years	11 990	341	447	515	595	234	296	336	382	209	262	295	334	187	233	261	294
39 years	12 336	330	428	489	562	229	288	325	368	206	256	287	323	185	229	255	286
40 years	12 661	319	408	465	531	225	280	314	354	202	250	279	313	183	224	249	278
41 years	12 965	307	390	441	500	220	271	303	339	199	243	270	301	180	219	242	269
42 years	13 248	296	371	417	470	214	262	291	325	195	236	261	290	177	214	235	260
43 years	13 510	284	352	394	441	209	253	280	310	190	229	252	278	174	208	228	251
44 years	13 751	272	334	371	413	203	243	268	296	185	221	243	267	170	202	220	242
45 years	13 971	260	315	349	386	196	234	256	281	180	213	233	255	166	195	212	232
46 years	14 170	247	297	327	360	189	224	244	266	174	205	223	243	161	188	204	222
47 years	14 348	235	279	306	335	182	213	231	252	168	196	212	230	156	181	196	212
48 years	14 505	222	262	285	310	175	203	219	237	162	187	202	218	151	174	187	201
49 years	14 641	210	245	265	287	167	192	207	222	155	178	191	206	145	166	178	191
50 years	14 755	197	228	245	264	159	181	194	208	148	169	181	193	139	158	168	180
51 years	14 849	184	211	226	242	150	170	182	194	141	159	170	181	133	149	159	169
52 years	14 922	171	194	207	220	142	159	169	179	134	150	159	168	126	141	149	158
53 years	14 974	159	178	189	200	133	148	156	165	126	140	147	156	119	132	139	147
54 years	15 005	146	162	171	180	124	137	144	151	117	129	136	143	112	123	129	135
55 years	15 015	133	146	153	161	114	125	131	137	109	119	124	130	104	113	118	124
56 years	15 004	120	131	136	143	104	113	118	123	100	108	113	118	96	104	108	112
57 years	14 972	107	115	120	125	94	101	105	109	91	97	101	105	87	94	97	101
58 years	14 919	94	100	104	107	84	90	93	96	81	86	89	92	78	83	86	89
59 years	14 845	81	86	88	91	73	77	80	82	71	75	77	79	69	73	75	77
60 years	14 750	68	71	73	75	62	65	67	68	60	63	65	66	59	62	63	65
61 years	14 634	54	57	58	59	51	53	54	55	50	51	52	53	48	50	51	52
62 years	14 497	41	42	43	44	39	40	40	41	38	39	40	40	37	38	39	40
63 years	14 339	28	28	28	29	26	27	27	27	26	27	27	27	26	26	26	27
64 years	14 160	14	14	14	14	14	14	14	14	13	14	14	14	13	13	13	14

Table 18. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1956, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
ELEMENTARY SCHOOL																	
Less Than 8 Years																	
18 years	1 605	146	243	319	423	75	115	144	184	62	92	114	144	52	76	92	114
19 years	1 779	145	237	309	406	76	115	143	180	63	93	114	142	54	76	93	114
20 years	1 946	144	231	299	389	77	114	141	177	64	93	114	141	54	77	93	113
21 years	2 108	142	225	289	373	77	113	140	174	65	93	113	139	55	77	93	113
22 years	2 263	140	219	279	358	78	113	138	171	66	93	112	137	56	78	93	112
23 years	2 412	138	213	269	342	78	112	136	167	66	93	112	135	57	78	93	111
24 years	2 554	136	207	259	328	78	111	134	164	67	92	110	133	57	78	92	110
25 years	2 691	134	201	250	313	78	110	132	160	67	92	109	131	58	78	92	109
26 years	2 821	131	195	240	299	78	108	129	156	67	91	108	129	58	78	91	107
27 years	2 945	129	188	231	285	77	107	127	152	67	90	106	126	58	77	90	106
28 years	3 063	126	182	222	272	77	105	124	148	67	89	105	123	58	77	89	104
29 years	3 174	123	176	213	259	76	103	121	144	66	88	103	121	58	76	88	102
30 years	3 280	120	170	204	246	76	101	118	139	66	87	101	118	58	75	87	101
31 years	3 379	117	163	195	234	75	99	115	135	66	86	99	115	58	75	85	99
32 years	3 472	114	157	186	222	74	97	112	131	65	84	97	112	58	74	84	96
33 years	3 559	111	151	178	211	73	95	109	126	64	83	94	109	57	73	82	94
34 years	3 639	107	145	170	200	71	92	106	122	63	81	92	105	57	71	81	92
35 years	3 713	104	139	162	189	70	90	103	118	62	79	90	102	56	70	79	89
36 years	3 781	101	133	154	178	69	87	99	113	61	77	87	99	55	69	77	87
37 years	3 843	97	127	146	168	67	85	96	109	60	75	84	95	54	67	75	84
38 years	3 899	94	121	138	159	66	82	92	104	59	73	82	92	53	65	73	81
39 years	3 948	90	115	131	149	64	79	89	100	58	71	79	88	52	64	71	79
40 years	3 991	86	109	124	140	62	76	85	95	56	69	76	85	51	62	68	76
41 years	4 028	83	104	117	131	60	74	82	91	55	66	73	81	50	60	66	73
42 years	4 059	79	98	110	123	58	71	78	86	53	64	70	78	49	58	64	70
43 years	4 084	75	93	103	115	56	68	74	82	52	61	67	74	47	56	61	67
44 years	4 102	72	87	97	107	54	65	71	78	50	59	64	70	46	54	59	64
45 years	4 114	68	82	90	99	52	62	67	73	48	56	61	67	44	52	56	61
46 years	4 120	64	77	84	92	50	58	63	69	46	54	58	63	43	50	54	58
47 years	4 120	61	72	78	85	48	55	60	65	44	51	55	60	41	47	51	55
48 years	4 113	57	67	72	79	45	52	56	61	42	48	52	56	39	45	48	52
49 years	4 100	53	62	67	72	43	49	53	57	40	46	49	52	37	43	46	49
50 years	4 081	50	57	61	66	40	46	49	52	38	43	46	49	36	40	43	46
51 years	4 056	46	53	56	60	38	43	46	48	36	40	43	45	34	38	40	42
52 years	4 024	43	48	51	54	36	40	42	45	34	37	40	42	32	35	37	39
53 years	3 987	39	44	46	49	33	37	39	41	31	35	36	38	30	33	34	36
54 years	3 943	36	40	42	44	30	34	35	37	29	32	33	35	28	30	32	33
55 years	3 893	32	35	37	39	28	30	32	33	27	29	30	32	25	28	29	30
56 years	3 837	29	31	33	34	25	27	28	30	24	26	27	28	23	25	26	27
57 years	3 774	26	28	29	30	23	24	25	26	22	23	24	25	21	22	23	24
58 years	3 705	22	24	25	25	20	21	22	23	19	20	21	22	19	20	20	21
59 years	3 630	19	20	21	21	17	18	19	19	17	18	18	19	16	17	18	18
60 years	3 549	16	17	17	17	14	15	16	16	14	15	15	15	14	14	15	15
61 years	3 462	13	13	13	14	12	12	12	13	11	12	12	12	11	12	12	12
62 years	3 368	9	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9
63 years	3 268	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
64 years	3 162	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
8 Years																	
18 years	2 195	200	331	434	576	103	156	197	250	85	126	156	196	72	103	126	156
19 years	2 434	198	323	420	552	104	156	195	246	87	127	156	194	73	104	126	155
20 years	2 664	196	315	406	530	105	156	193	242	88	127	155	192	74	105	127	155
21 years	2 885	193	307	393	508	106	155	190	237	89	127	154	190	76	106	127	154
22 years	3 098	191	299	379	486	106	154	188	232	90	127	153	187	77	106	127	153
23 years	3 302	188	290	366	465	106	152	185	228	90	126	152	184	78	106	126	152
24 years	3 497	185	282	353	445	106	151	182	223	91	126	151	182	78	106	126	150
25 years	3 684	182	273	340	425	106	149	179	218	91	125	149	179	79	106	125	148
26 years	3 862	179	265	327	406	106	147	176	212	91	124	147	175	79	106	124	146
27 years	4 032	175	256	314	388	106	145	173	207	91	123	145	172	80	105	123	144
28 years	4 193	171	248	301	369	105	143	169	201	91	122	143	168	80	105	122	142
29 years	4 345	168	239	289	352	104	141	165	196	91	120	140	164	80	104	120	140
30 years	4 489	164	231	277	335	103	138	161	190	90	119	137	160	79	103	118	137
31 years	4 624	159	222	265	318	102	135	157	184	89	117	135	156	79	102	116	134
32 years	4 750	155	214	253	302	101	132	153	178	89	115	132	152	79	100	114	131
33 years	4 868	151	205	242	286	99	129	149	172	88	112	129	148	78	99	112	128
34 years	4 978	146	197	230	271	97	126	144	166	86	110	125	143	77	97	110	125
35 years	5 078	142	189	219	257	96	122	140	160	85	108	122	139	76	95	107	121
36 years	5 170	137	180	209	242	94	119	135	154	84	105	118	134	75	93	105	118
37 years	5 253	132	172	198	229	92	115	130	148	82	102	115	130	74	91	102	114
38 years	5 328	127	164	188	215	89	112	125	142	80	99	111	125	73	89	99	111
39 years	5 394	122	156	178	203	87	108	121	136	79	96	107	120	71	87	96	107
40 years	5 452	117	148	168	190	85	104	116	129	77	93	103	115	70	84	93	103
41 years	5 501	112	141	158	178	82	100	111	123	74	90	100	110	68	82	90	99
42 years	5 541	107	133	149	167	79	96	106	117	72	87	96	105	66	79	87	95
43 years	5 573	102	126	140	156	76	92	101	111	70	83	91	100	64	76	83	91
44 years	5 596	97	118	131	145	74	88	96	105	68	80	87	96	62	73	80	87
45 years	5 610	92	111	122	135	71	83	91	99	65	76	83	91	60	70	76	83
46 years	5 616	87	104	114	125	68	79	86	94	63	73	79	86	58	67	73	79
47 years	5 613	82	97	106	115	65	75	81	88	60	69	75	81	56	64	69	74
48 years	5 602	77	90	98	106	61	71	76	82	57	66	70	76	53	61	65	70
49 years	5 582	72	84	90	98	58	67	71	77	54	62	66	71	51	58	62	66
50 years	5 553	67	77	83	89	55	62	66	71	51	58	62	66	48	54	58	62
51 years	5 515	63	71	76	81	51	58	62	66	48	54	58	61	46	51	54	58
52 years	5 470	58	65	69	74	48	54	57	60	45	51	54	57	43	48	50	53
53 years	5 415	53	59	63	66	45	50	52	55	42	47	49	52	40	44	47	49
54 years	5 352	48	53	56	59	41	45	48	50	39	43	45	47	37	41	43	45
55 years	5 280	44	48	50	53	38	41	43	45	36	39	41	43	34	37	39	41
56 years	5 200	39	42	44	46	34	37	38	40	33	35	37	38	31	34	35	37
57 years	5 111	34	37	39	40	30	33	34	35	29	31	33	34	28	30	31	32
58 years	5 013	30	32	33	34	27	29	30	31	26	28	28	29	25	27	27	28
59 years	4 907	26	27	28	29	23	25	25	26	22	24	24	25	22	23	24	24
60 years	4 792	21	22	23	23	19	20	21	21	19	20	20	21	18	19	20	20
61 years	4 668	17	18	18	18	16	16	17	17	15	16	16	17	15	16	16	16
62 years	4 536	13	13	13	13	12	12	12	13	12	12	12	12	11	12	12	12
63 years	4 395	8	9	9	9	8	8	8	8	8	8	8	8	8	8	8	8
64 years	4 246	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4

Table 18. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1956, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
HIGH SCHOOL																	
1 to 3 Years																	
18 years	2 208	225	372	487	644	116	176	221	281	96	142	176	220	80	116	142	175
19 years	2 517	223	363	471	618	117	176	219	277	98	143	176	218	82	117	143	175
20 years	2 813	221	354	456	593	119	176	217	272	99	143	175	216	84	119	143	175
21 years	3 098	218	345	441	568	119	175	215	267	101	144	174	214	86	120	143	174
22 years	3 372	216	336	426	545	120	174	212	262	102	144	173	211	87	120	143	173
23 years	3 634	213	327	411	521	121	173	210	257	103	143	172	209	88	121	143	172
24 years	3 884	209	317	396	499	121	171	206	251	103	143	171	205	89	121	143	170
25 years	4 122	206	308	382	477	121	169	203	246	104	142	169	202	90	121	142	168
26 years	4 349	202	298	367	455	121	167	199	240	104	141	167	198	90	121	141	166
27 years	4 565	198	289	353	434	120	165	195	233	104	140	164	194	91	120	140	164
28 years	4 768	194	279	339	414	119	162	191	227	104	138	162	190	91	119	138	161
29 years	4 960	190	269	325	394	119	159	187	221	103	137	159	186	91	118	136	158
30 years	5 141	185	260	311	375	117	156	182	214	103	135	156	181	91	117	134	155
31 years	5 310	180	250	297	356	116	153	178	208	102	133	153	177	90	116	132	152
32 years	5 467	175	240	284	338	114	150	173	201	101	130	149	172	90	114	130	149
33 years	5 612	170	231	271	320	113	146	168	194	100	128	146	167	89	112	127	145
34 years	5 746	165	221	258	303	111	142	163	187	98	125	142	162	88	110	125	141
35 years	5 869	160	212	246	287	108	138	157	180	97	122	138	157	87	108	122	137
36 years	5 979	154	202	233	271	106	134	152	173	95	119	134	151	86	106	118	133
37 years	6 078	149	193	221	255	104	130	147	166	93	116	130	146	84	103	115	129
38 years	6 166	143	184	210	240	101	126	141	159	91	112	125	140	83	101	112	125
39 years	6 241	138	175	198	226	98	121	135	152	89	109	121	135	81	98	108	120
40 years	6 305	132	166	187	212	95	117	130	145	87	105	116	129	79	95	105	116
41 years	6 358	126	157	176	198	92	112	124	138	84	101	112	124	77	92	101	111
42 years	6 399	120	148	165	185	89	107	118	131	81	97	107	118	75	89	97	107
43 years	6 428	114	140	155	173	86	103	113	124	79	93	102	112	72	85	93	102
44 years	6 446	109	131	145	160	82	98	107	117	76	89	97	106	70	82	89	97
45 years	6 452	103	123	135	149	79	93	101	110	73	85	93	101	67	79	85	92
46 years	6 446	97	115	126	138	75	88	95	104	70	81	88	95	65	75	81	87
47 years	6 429	91	107	117	127	72	83	90	97	67	77	83	89	62	71	77	82
48 years	6 400	85	100	108	117	68	78	84	91	63	73	78	84	59	68	72	78
49 years	6 359	80	92	99	107	64	73	79	84	60	68	73	78	56	64	68	73
50 years	6 307	74	85	91	98	60	68	73	78	57	64	68	73	53	60	64	68
51 years	6 244	68	78	83	89	56	64	67	72	53	60	63	67	50	56	59	63
52 years	6 168	63	71	75	80	53	59	62	66	50	55	58	62	47	52	55	58
53 years	6 081	58	64	68	72	49	54	57	60	46	51	54	56	44	48	51	53
54 years	5 982	52	58	61	64	45	49	51	54	42	47	49	51	40	44	46	49
55 years	5 872	47	52	54	57	41	44	46	48	39	42	44	46	37	40	42	44
56 years	5 750	42	45	47	49	37	40	41	43	35	38	39	41	34	36	38	39
57 years	5 617	37	40	41	43	33	35	36	38	31	34	35	36	30	32	34	35
58 years	5 471	32	34	35	36	29	30	31	32	28	29	30	31	27	28	29	30
59 years	5 315	27	29	29	30	25	26	27	27	24	25	26	27	23	24	25	26
60 years	5 146	22	23	24	25	21	21	22	22	20	21	21	22	19	20	21	21
61 years	4 966	18	18	19	19	16	17	17	18	16	17	17	17	16	16	17	17
62 years	4 774	13	13	14	14	12	13	13	13	12	12	13	13	12	12	12	13
63 years	4 571	9	9	9	9	8	8	9	9	8	8	8	8	8	8	8	8
64 years	4 356	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
4 Years																	
18 years	2 714	270	454	599	797	137	211	266	341	113	169	210	265	95	137	169	210
19 years	3 033	268	443	580	765	139	211	264	335	115	170	210	263	97	139	170	210
20 years	3 342	266	432	561	734	140	210	262	330	117	171	210	260	99	140	170	209
21 years	3 640	263	421	542	704	141	209	259	324	118	171	209	258	101	142	171	208
22 years	3 928	260	410	524	675	142	208	256	318	120	171	208	255	102	142	171	207
23 years	4 205	256	399	506	646	143	207	253	312	121	171	206	251	104	143	171	206
24 years	4 471	253	388	488	619	143	205	249	305	122	170	204	248	105	143	170	204
25 years	4 727	249	377	470	592	143	203	245	298	122	170	202	244	106	143	169	202
26 years	4 972	244	365	453	565	143	201	241	291	123	169	200	240	106	143	168	199
27 years	5 207	240	354	435	540	143	198	236	284	123	167	198	235	107	143	167	197
28 years	5 431	235	343	418	515	142	195	232	277	123	166	195	231	107	142	165	194
29 years	5 645	230	331	402	491	141	192	227	270	123	164	192	226	107	141	164	191
30 years	5 848	225	320	385	467	140	189	222	262	122	162	188	221	107	140	162	188
31 years	6 040	220	308	369	444	139	185	216	254	121	160	185	215	107	139	159	184
32 years	6 222	214	297	353	422	137	182	211	246	121	157	181	210	107	137	157	180
33 years	6 394	208	286	337	401	136	178	205	238	119	154	177	204	106	135	154	176
34 years	6 554	202	274	322	380	134	173	199	230	118	151	173	198	105	133	151	172
35 years	6 704	196	263	307	360	131	169	193	222	117	148	168	192	104	131	148	168
36 years	6 844	190	252	292	340	129	165	187	214	115	145	164	186	103	129	145	163
37 years	6 973	184	241	278	322	126	160	181	206	113	141	159	180	102	126	141	159
38 years	7 091	177	230	264	303	124	155	175	198	111	138	154	174	100	123	137	154
39 years	7 199	171	219	250	286	121	150	168	190	109	134	150	168	98	120	134	149
40 years	7 297	164	209	236	269	117	145	162	182	106	130	144	161	96	117	130	144
41 years	7 383	158	198	223	252	114	140	155	173	104	126	139	155	94	114	125	139
42 years	7 460	151	188	210	236	111	134	149	165	101	121	134	148	92	110	121	133
43 years	7 525	144	178	198	221	107	129	142	157	98	117	129	141	90	107	117	128
44 years	7 580	138	168	186	206	103	124	135	149	95	113	123	135	87	103	112	123
45 years	7 625	131	158	174	192	99	118	129	141	92	108	117	128	85	99	108	117
46 years	7 658	124	148	162	178	95	112	122	133	88	103	112	122	82	95	103	111
47 years	7 682	117	139	151	165	91	107	115	125	85	98	106	115	79	91	98	106
48 years	7 695	110	129	140	153	87	101	109	117	81	93	100	108	76	87	93	100
49 years	7 697	104	120	130	140	83	95	102	110	77	88	95	102	72	82	88	94
50 years	7 688	97	111	120	129	78	89	95	102	73	83	89	95	69	78	83	89
51 years	7 669	90	103	110	118	74	83	89	95	69	78	83	88	65	73	78	83
52 years	7 640	83	94	100	107	69	78	82	87	65	73	77	82	62	69	73	77
53 years	7 600	77	86	91	96	64	72	76	80	61	68	71	75	58	64	67	71
54 years	7 549	70	78	82	86	60	66	69	73	57	62	66	69	54	59	62	65
55 years	7 488	64	70	73	77	55	60	63	66	52	57	60	62	50	54	57	59
56 years	7 416	57	62	65	68	50	54	56	59	48	52	54	56	46	49	51	54
57 years	7 333	51	55	57	59	45	48	50	52	43	46	48	50	41	44	46	48
58 years	7 240	44	47	49	51	40	42	44	45	38	41	42	43	37	39	41	42
59 years	7 137	38	40	41	43	34	36	37	38	33	35	36	37	32	34	35	36
60 years	7 023	32	33	34	35	29	30	31	32	28	30	30	31	27	29	29	30
61 years	6 898	25	26	27	27	24	24	25	25	23	24	24	25	22	23	24	24
62 years	6 763	19	20	20	20	18	18	19	19	18	18	18	19	17	18	18	18
63 years	6 617	13	13	13	13	12	12	12	13	12	12	12	12	12	12	12	12
64 years	6 460	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6

Table 18. **Expected Lifetime Income for All Males 18 to 64 Years Old With Income in 1956, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on grouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
COLLEGE																	
1 to 3 Years																	
18 years	1 070	303	516	683	911	149	234	299	385	121	186	234	297	100	149	186	233
19 years	1 631	303	505	663	877	153	236	298	381	125	189	235	297	104	153	189	235
20 years	2 171	302	495	643	843	156	237	297	376	129	191	237	296	108	156	191	236
21 years	2 692	300	484	623	810	159	238	296	371	132	193	237	294	111	159	193	237
22 years	3 194	298	473	604	778	161	238	294	366	135	195	237	292	114	161	194	237
23 years	3 676	295	461	584	746	163	238	291	360	137	196	237	290	117	163	196	236
24 years	4 138	292	449	565	715	165	237	288	353	139	196	236	287	119	165	196	235
25 years	4 581	289	437	545	685	166	236	284	347	141	196	235	283	122	166	196	234
26 years	5 004	285	425	526	656	167	234	281	339	143	196	233	279	123	167	196	232
27 years	5 408	280	413	507	627	167	232	276	332	144	195	231	275	125	167	195	230
28 years	5 792	275	400	488	598	167	229	271	324	144	194	228	270	126	167	194	227
29 years	6 156	270	387	469	571	166	226	266	316	144	193	225	265	126	166	192	224
30 years	6 501	264	374	450	544	166	222	261	307	144	191	222	259	127	165	190	221
31 years	6 826	258	361	431	518	164	219	255	299	144	189	218	253	127	164	188	217
32 years	7 132	252	348	413	492	163	214	248	290	143	186	214	247	127	162	185	213
33 years	7 418	246	335	395	467	161	210	242	281	142	183	209	241	126	161	182	209
34 years	7 684	239	322	377	443	159	205	235	271	141	180	204	234	126	158	179	204
35 years	7 931	232	309	359	420	156	200	228	262	139	176	199	227	124	156	175	199
36 years	8 158	224	296	342	397	153	195	221	252	137	172	194	220	123	153	172	193
37 years	8 366	217	283	325	375	150	189	214	242	135	168	188	213	121	150	167	188
38 years	8 554	209	270	308	353	147	183	206	233	132	163	183	205	120	146	163	182
39 years	8 723	201	257	292	332	143	177	198	223	129	159	177	197	117	143	158	176
40 years	8 872	193	244	276	312	139	171	191	213	126	154	170	190	115	139	153	170
41 years	9 001	185	231	260	293	135	165	183	203	123	149	164	182	112	135	148	163
42 years	9 111	177	219	245	274	131	158	174	193	119	143	157	174	109	130	143	157
43 years	9 201	169	207	230	256	126	151	166	183	116	138	151	166	106	126	137	150
44 years	9 272	161	195	215	238	122	145	158	173	112	132	144	157	103	121	132	143
45 years	9 323	152	183	201	221	117	138	150	164	108	126	137	149	100	116	126	137
46 years	9 355	144	171	187	205	112	131	142	154	103	120	130	141	96	111	120	130
47 years	9 367	135	160	174	189	106	124	133	144	99	114	123	133	92	106	114	123
48 years	9 359	127	148	161	174	101	116	125	135	94	108	116	125	88	100	108	115
49 years	9 332	119	137	148	160	96	109	117	126	89	102	109	116	84	95	101	108
50 years	9 285	111	127	136	146	90	102	109	116	84	95	102	108	79	89	95	101
51 years	9 218	102	116	124	133	84	95	101	107	79	89	95	100	75	84	89	94
52 years	9 132	94	106	113	120	79	88	93	98	74	83	87	92	70	78	82	87
53 years	9 027	86	96	102	108	73	81	85	90	69	76	80	85	66	72	76	80
54 years	8 902	78	87	91	96	67	74	77	81	64	70	73	77	61	66	70	73
55 years	8 757	71	77	81	85	61	67	70	73	58	63	66	69	56	61	63	66
56 years	8 593	63	68	71	74	55	60	62	65	53	57	59	62	51	55	57	59
57 years	8 409	55	60	62	64	49	53	55	57	47	51	52	54	45	49	50	52
58 years	8 205	48	51	53	55	43	46	47	49	42	44	46	47	40	43	44	45
59 years	7 982	41	43	44	46	37	39	40	41	36	38	39	40	35	37	38	39
60 years	7 739	34	35	36	37	31	32	33	34	30	31	32	33	29	31	31	32
61 years	7 477	27	28	28	29	25	26	26	27	24	25	26	26	24	25	25	26
62 years	7 195	20	20	21	21	19	19	19	20	18	19	19	19	18	19	19	19
63 years	6 894	13	13	13	14	12	13	13	13	12	13	13	13	12	12	12	13
64 years	6 573	6	7	7	7	6	6	6	6	6	6	6	6	6	6	6	6
4 Years or More																	
18 years	883	407	702	935	1 256	196	313	401	520	158	246	312	400	129	197	246	311
19 years	1 637	407	689	909	1 209	201	316	401	515	164	251	315	399	135	202	250	314
20 years	2 366	406	675	882	1 163	206	318	400	510	169	254	317	398	141	207	254	316
21 years	3 070	405	661	856	1 118	210	319	399	503	174	258	318	397	146	211	257	317
22 years	3 750	403	646	830	1 075	214	320	397	497	178	260	319	395	150	214	260	318
23 years	4 405	400	631	804	1 032	217	320	394	489	182	262	319	392	154	217	262	318
24 years	5 035	396	616	777	990	220	319	390	481	185	263	318	388	158	220	263	317
25 years	5 641	392	600	751	949	222	318	386	473	188	264	317	384	161	222	264	316
26 years	6 223	387	583	725	908	223	316	381	463	190	264	315	379	164	223	264	314
27 years	6 779	381	567	699	869	224	314	376	454	192	264	313	374	166	224	263	312
28 years	7 312	375	550	674	830	224	311	370	444	193	263	310	368	168	224	262	309
29 years	7 819	369	533	648	793	224	307	363	433	194	261	306	362	169	224	261	305
30 years	8 302	362	516	623	756	224	303	356	422	194	259	302	355	170	223	258	301
31 years	8 760	354	499	598	720	223	298	349	411	194	256	297	347	171	222	256	296
32 years	9 194	346	481	573	686	221	293	341	399	194	253	292	339	171	221	253	291
33 years	9 603	338	464	548	652	219	288	333	387	193	250	287	331	171	218	249	286
34 years	9 988	329	446	524	619	216	282	324	375	191	246	281	322	170	216	245	280
35 years	10 348	320	429	500	587	213	275	315	362	189	241	274	313	169	213	241	273
36 years	10 683	310	411	477	555	210	268	306	350	187	236	267	304	168	209	236	266
37 years	10 994	300	394	454	525	206	261	296	337	184	231	260	295	166	206	230	259
38 years	11 280	290	376	431	496	202	254	286	324	181	225	253	285	164	201	225	252
39 years	11 542	280	359	409	467	198	246	276	311	178	219	245	275	161	197	219	244
40 years	11 779	269	342	387	440	193	238	266	298	174	213	237	264	158	192	213	236
41 years	11 991	259	325	366	413	188	229	255	284	170	207	229	254	155	187	206	228
42 years	12 179	248	308	345	387	182	221	244	271	166	200	220	243	152	181	199	219
43 years	12 342	237	291	324	362	176	212	233	258	161	192	211	232	148	175	192	210
44 years	12 480	226	275	304	338	170	203	223	245	156	185	202	221	144	169	184	201
45 years	12 594	215	259	285	314	164	194	212	231	151	177	193	210	139	163	177	192
46 years	12 684	203	243	266	292	157	184	200	218	145	170	184	199	135	156	169	183
47 years	12 748	192	227	248	270	150	175	189	205	139	161	174	188	130	149	161	174
48 years	12 789	181	212	230	249	143	165	178	192	133	153	165	177	124	142	153	164
49 years	12 804	170	197	212	229	136	156	167	179	127	145	155	166	119	135	144	154
50 years	12 795	158	182	195	210	128	146	156	167	120	136	145	155	113	128	136	145
51 years	12 762	147	167	179	191	121	136	145	154	114	128	136	144	107	120	127	135
52 years	12 703	136	153	163	173	113	127	134	142	107	119	126	133	101	112	119	125
53 years	12 620	125	140	148	156	105	117	123	130	100	110	116	122	94	104	110	116
54 years	12 513	114	126	133	140	97	107	112	118	92	101	106	112	88	96	101	106
55 years	12 381	103	113	119	124	89	97	102	106	85	93	97	101	81	88	92	96
56 years	12 224	92	100	105	109	81	87	91	95	77	84	87	90	74	80	83	87
57 years	12 043	82	88	91	95	72	78	80	83	69	74	77	80	67	72	74	77
58 years	11 837	71	76	78	81	64	68	70	72	61	65	68	70	59	63	65	67
59 years	11 607	61	64	66	68	55	58	60	61	53	56	58	59	52	55	56	58
60 years	11 352	50	53	54	55	46	48	50	51	45	47	48	49	44	46	47	48
61 years	11 072	40	42	42	43	37	39	39	40	36	38	39	39	36	37	38	38
62 years	10 768	30	31	31	32	28	29	29	30	28	29	29	29	27	28	28	29
63 years	10 439	20	20	20	21	19	19	20	20	19	19	19	19	19	19	19	19
64 years	10 086	10	10	10	10	10	10	10	10	10	10	10	10	9	10	10	10

Table 19. **Expected Lifetime Income for Male Year-Round Full-Time Workers 18 to 64 Years Old With Income in 1968, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**

[Based on ungrouped data]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
ELEMENTARY SCHOOL																	
Less Than 8 Years																	
18 years	3 489	223	369	484	641	117	176	220	279	98	142	176	219	83	117	142	175
19 years	3 638	220	359	467	614	117	175	217	273	98	142	174	216	84	117	142	174
20 years	3 783	217	349	451	588	117	173	214	268	99	141	173	213	84	118	141	172
21 years	3 923	214	339	435	563	117	171	211	262	99	141	171	210	85	117	141	170
22 years	4 058	210	329	419	539	117	169	207	256	99	140	169	206	85	117	140	168
23 years	4 189	207	320	404	515	117	167	204	250	99	139	167	203	86	117	139	166
24 years	4 314	203	310	389	492	117	165	200	244	99	138	165	199	86	117	138	164
25 years	4 435	199	300	374	470	116	163	196	238	99	137	162	195	86	116	136	162
26 years	4 551	195	290	359	448	115	160	192	232	99	135	160	191	86	115	135	159
27 years	4 662	191	281	345	427	114	158	188	226	99	134	157	187	86	114	133	157
28 years	4 769	186	271	331	407	113	155	184	219	98	132	155	183	86	113	132	154
29 years	4 870	182	262	317	388	112	152	179	213	98	130	152	178	86	112	130	151
30 years	4 967	177	252	304	369	111	149	175	207	97	128	149	174	85	111	128	148
31 years	5 059	173	243	291	350	109	146	170	200	96	126	145	169	85	109	125	145
32 years	5 147	168	233	278	333	108	143	166	194	95	123	142	165	84	108	123	142
33 years	5 229	163	224	265	315	106	139	161	187	94	121	139	160	83	106	121	138
34 years	5 307	159	215	253	299	104	136	156	181	92	119	135	155	82	104	118	135
35 years	5 380	154	206	241	283	103	132	151	174	91	116	132	151	81	102	116	131
36 years	5 448	149	197	229	268	101	129	146	168	90	113	128	146	80	100	113	128
37 years	5 512	144	189	218	253	98	125	142	161	88	110	124	141	79	98	110	124
38 years	5 570	139	180	207	238	96	121	137	155	86	107	121	136	78	96	107	120
39 years	5 624	133	172	196	224	94	117	132	148	84	104	117	131	76	94	104	116
40 years	5 673	128	163	185	211	91	113	126	142	83	101	113	126	75	91	101	112
41 years	5 718	123	155	175	198	89	109	121	136	80	98	109	121	73	88	98	108
42 years	5 757	118	147	165	186	86	105	116	129	78	95	105	116	72	86	94	104
43 years	5 792	113	139	155	174	83	101	111	123	76	91	100	111	70	83	91	100
44 years	5 822	108	132	146	162	81	97	106	117	74	88	96	106	68	80	88	96
45 years	5 847	102	124	137	151	78	92	101	111	71	84	92	100	66	77	84	92
46 years	5 867	97	117	128	141	75	88	96	104	69	81	88	95	64	74	80	87
47 years	5 883	92	109	119	131	72	84	91	98	66	77	83	90	61	71	77	83
48 years	5 894	87	102	111	121	68	79	86	92	63	73	79	85	59	68	73	79
49 years	5 900	82	95	103	111	65	75	80	87	61	70	75	80	57	65	69	74
50 years	5 901	77	88	95	102	62	70	75	81	58	66	70	75	54	61	65	70
51 years	5 898	71	82	87	93	58	66	70	75	55	62	66	70	52	58	62	65
52 years	5 889	66	75	80	85	55	62	65	69	52	58	61	65	49	54	58	61
53 years	5 876	61	69	73	77	51	57	60	64	49	54	57	60	46	51	54	57
54 years	5 859	56	62	66	69	48	53	55	58	45	50	52	55	43	47	50	52
55 years	5 836	51	56	59	62	44	48	50	53	42	46	48	50	40	44	46	48
56 years	5 809	46	50	52	55	40	44	45	47	38	42	43	45	37	40	41	43
57 years	5 776	41	44	46	48	36	39	40	42	35	37	39	40	33	36	37	39
58 years	5 739	36	38	40	41	32	34	35	37	31	33	34	35	30	32	33	34
59 years	5 698	31	33	34	35	28	30	30	31	27	29	30	30	26	28	29	29
60 years	5 651	26	27	28	29	24	25	26	26	23	24	25	25	23	24	24	25
61 years	5 600	21	22	22	23	19	20	21	21	19	20	20	20	19	19	20	20
62 years	5 544	16	16	16	17	15	15	15	16	15	15	15	15	14	15	15	15
63 years	5 483	11	11	11	11	10	10	10	11	10	10	10	10	10	10	10	10
64 years	5 417	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
8 Years																	
18 years	3 514	268	445	584	775	139	210	264	336	115	170	210	263	97	139	169	209
19 years	3 760	265	434	565	743	140	209	261	329	116	170	209	260	99	140	169	208
20 years	3 998	262	422	546	712	140	208	258	323	118	170	207	256	100	140	169	207
21 years	4 229	258	411	527	682	141	206	254	317	118	169	206	253	101	141	169	205
22 years	4 450	254	399	508	653	141	205	251	310	119	169	204	249	102	141	169	203
23 years	4 664	250	388	490	625	141	203	247	304	120	168	202	246	103	141	168	201
24 years	4 869	246	376	472	598	141	200	243	297	120	167	200	241	104	141	167	199
25 years	5 066	242	365	455	571	141	198	238	290	120	166	197	237	104	141	166	197
26 years	5 255	237	353	437	545	140	195	234	282	120	164	195	233	105	140	164	194
27 years	5 435	232	342	420	520	139	192	229	275	120	163	192	228	105	139	162	191
28 years	5 607	227	330	403	496	138	189	224	268	120	161	189	223	105	138	161	188
29 years	5 771	222	319	387	472	137	186	219	260	119	159	185	218	105	137	158	185
30 years	5 927	217	308	371	449	136	182	214	252	118	156	182	213	104	136	156	181
31 years	6 074	211	296	355	427	134	179	208	245	117	154	178	207	104	134	154	177
32 years	6 213	206	285	339	405	132	175	203	237	116	151	174	202	103	132	151	174
33 years	6 344	200	274	324	385	130	171	197	229	115	148	170	196	102	130	148	170
34 years	6 466	194	263	309	364	128	167	191	221	114	145	166	190	101	128	145	165
35 years	6 581	188	252	294	345	126	162	185	213	112	142	162	185	100	126	142	161
36 years	6 687	182	241	280	326	124	158	179	205	110	139	157	179	99	123	139	157
37 years	6 784	176	231	266	308	121	153	173	197	108	135	153	173	97	121	135	152
38 years	6 874	170	220	252	290	118	148	167	189	106	132	148	166	96	118	131	147
39 years	6 955	163	210	239	273	115	143	161	181	104	128	143	160	94	115	128	142
40 years	7 028	157	200	226	257	112	139	155	174	101	124	138	154	92	112	124	138
41 years	7 093	151	189	214	241	109	134	148	166	99	120	133	148	90	109	120	132
42 years	7 149	144	180	201	226	106	128	142	158	96	116	128	141	88	105	116	127
43 years	7 197	138	170	189	211	102	123	136	150	93	112	123	135	86	102	111	122
44 years	7 237	131	160	178	197	99	118	129	142	90	107	117	129	83	98	107	117
45 years	7 268	125	151	166	184	95	113	123	135	87	103	112	122	81	94	103	112
46 years	7 292	118	142	155	171	91	107	117	127	84	98	107	116	78	91	98	106
47 years	7 307	112	133	145	158	87	102	110	120	81	94	101	110	75	87	94	101
48 years	7 313	105	124	134	146	83	96	104	112	77	89	96	103	72	83	89	96
49 years	7 312	99	115	124	134	79	91	98	105	74	84	90	97	69	79	84	90
50 years	7 302	93	107	115	123	75	85	91	98	70	80	85	91	66	74	79	85
51 years	7 284	86	98	105	113	71	80	85	91	66	75	79	85	62	70	74	79
52 years	7 257	80	90	96	102	66	74	79	83	62	70	74	78	59	66	70	74
53 years	7 223	74	82	87	92	62	69	73	77	58	65	68	72	55	61	65	68
54 years	7 180	67	75	79	83	57	63	66	70	54	60	63	66	52	57	60	63
55 years	7 129	61	67	70	74	53	58	60	63	50	55	57	60	48	52	55	57
56 years	7 069	55	60	62	65	48	52	54	56	46	50	52	54	44	48	49	51
57 years	7 002	49	53	55	57	43	46	48	50	41	45	46	48	40	43	44	46
58 years	6 926	43	46	47	49	38	41	42	43	37	39	41	42	36	38	39	40
59 years	6 841	37	39	40	41	33	35	36	37	32	34	35	36	31	33	34	35
60 years	6 749	31	32	33	34	28	29	30	31	27	29	29	30	27	28	28	29
61 years	6 648	24	25	26	26	23	24	24	25	22	23	24	24	22	23	23	23
62 years	6 539	18	19	19	20	17	18	18	18	17	18	18	18	17	17	17	18
63 years	6 422	12	13	13	13	12	12	12	12	12	12	12	12	11	12	12	12
64 years	6 296	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6

Table 19. **Expected Lifetime Income for Male Year-Round Full-Time Workers 18 to 64 Years Old With Income in 1968, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

(Based on ungrouped data)

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
HIGH SCHOOL																	
1 to 3 Years																	
18 years	4 060	303	503	662	879	156	237	298	379	130	191	237	297	109	157	191	236
19 years	4 321	299	490	639	842	157	236	295	372	131	191	235	293	111	158	191	235
20 years	4 574	295	477	618	807	158	235	291	365	132	191	234	290	112	158	191	233
21 years	4 818	291	464	596	773	159	233	287	358	133	191	232	286	114	159	191	231
22 years	5 055	287	451	575	740	159	231	283	350	134	190	230	281	115	159	190	229
23 years	5 282	283	439	555	708	159	228	278	343	135	189	228	277	116	159	189	227
24 years	5 501	278	426	534	677	159	226	274	335	135	188	225	272	117	159	188	225
25 years	5 712	273	413	514	647	158	223	269	327	135	187	222	268	117	158	186	222
26 years	5 914	268	400	495	618	158	220	264	319	135	185	219	262	118	158	185	219
27 years	6 108	262	387	476	589	157	217	258	311	135	183	216	257	118	157	183	215
28 years	6 293	257	374	457	562	156	213	253	302	135	181	213	252	118	155	181	212
29 years	6 470	251	361	438	535	154	210	247	294	134	179	209	246	118	154	178	208
30 years	6 639	245	348	420	509	153	206	241	285	133	176	205	240	117	153	176	204
31 years	6 799	239	335	402	484	151	202	235	276	132	173	201	234	117	151	173	200
32 years	6 950	232	323	384	460	149	197	229	268	131	171	197	228	116	149	170	196
33 years	7 094	226	310	367	436	147	193	223	259	130	167	192	222	115	147	167	191
34 years	7 228	219	298	350	413	145	188	216	250	128	164	187	215	114	144	164	187
35 years	7 355	213	286	334	391	142	183	210	241	126	160	182	209	113	142	160	182
36 years	7 472	206	273	317	370	139	178	203	232	124	157	178	202	111	139	156	177
37 years	7 582	199	261	302	350	137	173	196	223	122	153	172	195	110	136	153	172
38 years	7 683	192	250	286	330	133	168	189	215	120	149	167	188	108	133	149	167
39 years	7 775	185	238	271	311	130	162	182	206	117	145	162	182	106	130	144	161
40 years	7 859	178	227	257	292	127	157	175	197	115	140	156	175	104	126	140	156
41 years	7 935	171	215	243	275	123	151	168	188	112	136	151	168	102	123	136	150
42 years	8 002	164	204	229	257	120	146	161	179	109	131	145	161	99	119	131	144
43 years	8 061	156	193	215	241	116	140	154	171	106	127	139	153	97	115	126	139
44 years	8 111	149	182	202	225	112	134	147	162	102	122	133	146	94	111	121	133
45 years	8 153	142	172	189	209	108	128	140	153	99	117	127	139	91	107	117	127
46 years	8 187	135	161	177	195	104	122	133	145	96	112	121	132	88	103	112	121
47 years	8 212	127	151	165	180	99	116	126	136	92	107	115	125	85	99	106	115
48 years	8 228	120	141	153	167	95	110	118	128	88	102	109	118	82	94	101	109
49 years	8 236	113	131	142	154	90	104	111	120	84	96	103	111	79	90	96	103
50 years	8 236	106	122	131	141	85	97	104	112	80	91	97	104	75	85	91	97
51 years	8 227	99	113	120	129	81	91	97	104	76	85	91	97	71	80	85	90
52 years	8 210	91	103	110	117	76	85	90	96	71	80	85	90	67	75	80	84
53 years	8 184	84	95	100	106	71	79	83	88	67	74	78	83	63	70	74	78
54 years	8 150	77	86	90	95	66	72	76	80	62	69	72	76	59	65	68	72
55 years	8 107	70	77	81	85	60	66	69	72	58	63	66	69	55	60	63	66
56 years	8 056	63	69	72	75	55	60	62	65	53	57	60	62	51	55	57	59
57 years	7 997	56	61	63	66	50	53	55	58	48	51	53	55	46	49	51	53
58 years	7 929	49	53	55	56	44	47	49	50	43	45	47	48	41	44	45	47
59 years	7 853	42	45	46	48	38	41	42	43	37	39	40	42	36	38	39	40
60 years	7 768	35	37	38	39	32	34	35	36	32	33	34	35	31	32	33	34
61 years	7 675	28	30	30	31	26	27	28	29	26	27	27	28	25	26	27	27
62 years	7 573	21	22	22	23	20	21	21	21	20	20	21	21	19	20	20	21
63 years	7 463	14	15	15	15	14	14	14	14	14	14	14	14	13	14	14	14
64 years	7 345	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
4 Years																	
18 years	4 641	354	589	774	1 028	183	278	349	444	152	224	277	347	128	183	223	276
19 years	4 960	350	574	748	986	184	276	345	436	153	224	275	343	130	184	224	275
20 years	5 268	346	559	723	945	185	275	341	427	155	224	274	339	132	185	223	273
21 years	5 565	341	544	698	905	186	273	336	419	156	223	272	334	133	186	223	271
22 years	5 852	336	529	674	867	186	270	331	410	157	223	269	330	134	186	222	269
23 years	6 129	331	514	650	829	186	268	326	402	158	222	267	325	136	186	221	266
24 years	6 396	326	498	626	793	186	265	321	392	158	220	264	319	137	186	220	263
25 years	6 652	320	483	603	758	186	262	315	383	159	219	261	314	137	185	219	260
26 years	6 897	314	468	580	723	185	258	309	374	159	217	257	308	138	185	217	256
27 years	7 132	307	453	557	690	184	254	303	364	158	215	253	301	138	184	214	253
28 years	7 357	301	438	535	658	183	250	296	354	158	212	249	295	138	182	212	249
29 years	7 571	294	423	513	627	181	246	290	344	157	210	245	288	138	181	209	244
30 years	7 775	287	408	491	596	179	241	283	334	156	207	240	281	137	179	206	240
31 years	7 969	280	393	470	567	177	236	276	324	155	203	236	274	137	177	203	235
32 years	8 152	272	378	450	538	175	231	268	314	154	200	230	267	136	175	200	230
33 years	8 325	265	364	430	511	172	226	261	303	152	196	225	260	135	172	196	224
34 years	8 487	257	349	410	484	170	220	253	293	150	192	220	252	134	169	192	219
35 years	8 639	249	335	391	458	167	215	246	283	148	188	214	245	132	166	188	213
36 years	8 780	241	320	372	433	164	209	238	272	146	184	208	237	131	163	183	207
37 years	8 911	233	306	353	409	160	203	230	262	143	179	202	229	129	160	179	201
38 years	9 032	225	292	335	386	157	197	222	251	140	175	196	221	127	156	174	195
39 years	9 142	217	279	318	364	153	190	214	241	138	170	190	213	125	152	169	189
40 years	9 242	209	265	301	342	149	184	206	231	134	165	183	205	122	148	164	182
41 years	9 332	200	252	284	321	145	177	197	220	131	159	177	196	119	144	159	176
42 years	9 411	192	239	268	301	140	171	189	210	128	154	170	188	117	140	154	169
43 years	9 479	183	226	252	282	136	164	181	200	124	148	163	180	114	135	148	162
44 years	9 538	175	213	237	263	131	157	172	189	120	143	156	171	110	130	142	156
45 years	9 585	166	201	222	245	126	150	164	179	116	137	149	163	107	126	136	149
46 years	9 623	158	189	207	228	121	143	155	169	112	131	142	155	104	121	131	142
47 years	9 650	149	177	193	211	116	136	147	159	107	125	135	146	100	115	125	134
48 years	9 666	141	165	179	195	111	128	138	150	103	119	128	138	96	110	118	127
49 years	9 672	132	154	166	180	105	121	130	140	98	113	121	129	92	105	112	120
50 years	9 668	124	142	153	165	100	114	122	130	94	106	113	121	88	99	106	113
51 years	9 654	115	131	141	151	94	107	114	121	89	100	106	113	83	94	99	106
52 years	9 628	107	121	129	137	88	99	105	112	83	93	99	105	79	88	93	98
53 years	9 593	98	110	117	124	83	92	97	102	78	87	92	97	74	82	86	91
54 years	9 547	90	100	105	111	77	85	89	93	73	80	84	88	69	76	80	84
55 years	9 491	82	90	94	99	70	77	81	84	67	73	77	80	64	70	73	76
56 years	9 424	74	80	84	88	64	70	73	76	61	67	69	72	59	64	66	69
57 years	9 347	66	71	73	76	58	62	65	67	56	60	62	64	53	57	60	62
58 years	9 260	57	61	63	66	51	55	57	58	50	53	54	56	48	51	53	54
59 years	9 162	49	52	54	55	45	47	49	50	43	46	47	48	42	44	46	47
60 years	9 053	41	43	44	45	38	40	41	41	37	39	39	40	36	37	38	39
61 years	8 935	33	34	35	36	31	32	33	33	30	31	32	32	29	30	31	32
62 years	8 805	25	26	26	26	23	24	24	25	23	24	24	24	23	23	24	24
63 years	8 666	17	17	17	17	16	16	16	17	16	16	16	16	15	16	16	16
64 years	8 516	8	8	8	9	8	8	8	8	8	8	8	8	8	8	8	8

Table 19. **Expected Lifetime Income for Male Year-Round Full-Time Workers 18 to 64 Years Old With Income in 1968, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States** – Continued

(Based on ungrouped data)

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of – 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of – 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of – 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of – 0 percent	2 percent	3 percent	4 percent
COLLEGE																	
1 to 3 Years																	
18 years	4 391	411	686	903	1 200	210	321	405	516	173	258	320	403	145	210	258	319
19 years	4 866	407	670	874	1 152	212	321	401	508	176	259	320	399	149	213	259	319
20 years	5 325	403	653	845	1 105	214	319	397	499	179	260	319	395	151	214	260	318
21 years	5 768	398	636	817	1 059	216	318	393	490	181	260	317	391	154	216	260	316
22 years	6 194	393	619	789	1 015	217	316	388	481	183	260	315	386	156	217	260	314
23 years	6 604	388	602	762	972	218	314	382	471	184	260	313	381	158	218	259	312
24 years	6 998	382	585	734	930	218	311	377	461	186	259	310	375	160	218	258	309
25 years	7 376	376	568	707	889	218	308	370	450	186	257	307	369	161	218	257	306
26 years	7 738	369	550	681	849	218	304	364	440	187	256	303	362	162	217	255	302
27 years	8 083	362	533	655	810	217	300	357	429	187	253	299	355	163	217	253	298
28 years	8 412	355	516	629	773	216	295	350	417	187	251	294	348	163	215	250	293
29 years	8 725	347	498	603	736	214	290	342	406	186	248	289	340	163	214	247	288
30 years	9 021	339	481	578	701	212	285	334	394	185	245	284	333	163	212	244	283
31 years	9 302	331	463	554	666	210	280	326	382	184	241	279	324	162	210	240	278
32 years	9 566	322	446	530	633	207	274	317	370	182	237	273	316	162	207	236	272
33 years	9 814	313	429	506	600	205	268	309	358	180	233	267	307	160	204	232	266
34 years	10 045	304	412	483	569	201	261	300	346	178	228	260	298	159	201	228	259
35 years	10 261	295	394	460	539	198	254	291	334	176	223	253	289	157	197	223	252
36 years	10 460	285	378	438	509	194	247	281	321	173	218	246	280	155	194	217	246
37 years	10 643	276	361	416	481	190	240	272	309	170	213	239	270	153	189	212	238
38 years	10 810	266	344	394	454	186	233	262	297	167	207	232	261	151	185	206	231
39 years	10 960	256	328	374	427	181	225	252	284	163	201	224	251	148	180	200	223
40 years	11 095	246	312	353	401	176	217	243	272	159	195	216	241	145	176	194	216
41 years	11 213	236	296	333	377	171	209	233	259	155	188	209	231	142	170	188	208
42 years	11 315	226	281	314	353	166	201	223	247	151	182	200	221	138	165	181	200
43 years	11 400	216	265	295	330	160	193	212	235	147	175	192	211	135	160	175	191
44 years	11 470	205	250	277	307	155	185	202	222	142	168	184	201	131	154	168	183
45 years	11 523	195	235	259	286	149	176	192	210	137	161	175	191	126	148	161	175
46 years	11 560	185	221	242	266	143	167	182	198	132	154	167	181	122	142	153	166
47 years	11 580	174	206	225	246	136	159	172	186	126	147	158	171	117	136	146	158
48 years	11 585	164	192	209	227	130	150	162	175	121	139	150	161	113	129	139	149
49 years	11 573	154	179	193	209	123	141	152	163	115	131	141	151	108	123	131	140
50 years	11 545	144	165	178	191	117	133	142	152	109	124	132	141	102	116	123	132
51 years	11 501	134	152	163	174	110	124	132	140	103	116	123	131	97	109	116	123
52 years	11 440	124	140	149	158	103	115	122	129	97	108	115	121	92	102	108	114
53 years	11 364	114	127	135	143	96	106	112	118	91	100	106	112	86	95	100	105
54 years	11 271	104	115	121	128	88	97	102	108	84	92	97	102	80	88	92	97
55 years	11 162	94	103	108	114	81	89	93	97	77	84	88	92	74	81	84	88
56 years	11 036	84	92	96	100	74	80	83	87	71	76	79	83	68	73	76	79
57 years	10 895	75	81	84	87	66	71	74	76	64	68	71	73	61	66	68	70
58 years	10 737	65	70	72	75	58	62	64	66	56	60	62	64	54	58	60	62
59 years	10 563	56	59	61	63	51	54	55	57	49	52	53	55	48	50	52	53
60 years	10 372	46	49	50	51	43	45	46	47	42	43	45	46	40	42	43	44
61 years	10 166	37	39	39	40	35	36	37	37	34	35	36	36	33	34	35	36
62 years	9 943	28	29	29	29	26	27	27	28	26	27	27	27	25	26	26	27
63 years	9 704	19	19	19	19	18	18	18	18	18	18	18	18	17	18	18	18
64 years	9 449	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
4 Years or More																	
18 years	5 101	567	977	1 305	1 761	277	436	558	723	226	345	435	556	187	278	345	434
19 years	5 655	563	955	1 265	1 691	281	436	554	712	230	348	435	552	192	281	347	434
20 years	6 197	558	932	1 224	1 623	284	436	550	701	234	350	435	547	196	285	349	434
21 years	6 727	553	910	1 185	1 558	287	435	545	690	238	351	434	542	200	287	351	433
22 years	7 245	547	887	1 146	1 494	289	433	539	678	241	352	432	537	204	290	352	431
23 years	7 750	541	864	1 108	1 433	292	431	533	666	244	352	430	531	207	292	352	429
24 years	8 243	534	841	1 070	1 373	293	429	527	653	247	352	428	524	210	293	352	426
25 years	8 723	527	818	1 033	1 315	294	426	520	640	249	352	424	517	213	294	351	423
26 years	9 191	520	795	996	1 258	295	422	512	627	250	351	421	509	215	295	350	420
27 years	9 647	511	772	960	1 203	295	418	504	613	252	349	417	501	217	295	349	415
28 years	10 090	503	749	924	1 149	295	413	495	598	253	347	412	493	219	295	347	411
29 years	10 522	494	725	889	1 097	294	408	486	584	253	345	407	484	220	294	344	405
30 years	10 940	484	702	854	1 047	293	402	477	569	253	342	401	475	221	293	341	400
31 years	11 347	474	679	820	998	292	396	467	554	253	338	395	465	221	291	338	394
32 years	11 741	464	656	787	950	290	390	457	539	252	334	389	455	222	289	334	387
33 years	12 123	453	633	754	904	287	383	446	523	251	330	382	444	221	287	329	380
34 years	12 492	442	610	722	860	284	376	435	508	250	325	374	433	221	284	324	373
35 years	12 849	430	587	691	816	281	368	424	492	248	320	367	422	220	281	319	365
36 years	13 194	419	564	660	775	278	360	413	476	246	314	358	411	219	277	314	357
37 years	13 527	407	542	629	734	274	351	401	460	243	308	350	399	217	273	308	349
38 years	13 847	395	519	600	695	269	342	389	443	240	302	341	387	215	268	301	340
39 years	14 155	382	497	570	657	264	333	377	427	237	295	332	375	213	263	295	331
40 years	14 450	369	475	542	620	259	324	364	411	233	288	323	362	210	258	288	321
41 years	14 733	356	454	514	584	253	314	351	394	229	281	313	349	207	252	280	312
42 years	15 004	343	432	487	550	247	304	338	378	224	273	303	337	204	246	272	302
43 years	15 262	330	411	460	517	241	293	325	361	219	265	292	323	200	240	264	291
44 years	15 509	316	390	434	485	234	283	312	344	214	256	282	310	196	233	256	281
45 years	15 742	303	369	409	453	227	272	298	328	208	247	271	297	191	226	247	270
46 years	15 964	289	348	384	423	220	261	285	311	202	238	260	283	186	219	238	259
47 years	16 173	275	328	359	394	212	249	271	295	196	229	248	270	181	211	228	247
48 years	16 370	261	308	336	366	204	237	257	278	189	219	237	256	175	203	218	236
49 years	16 554	247	288	312	339	195	226	243	262	182	209	225	242	169	194	208	224
50 years	16 726	232	269	290	313	186	214	229	246	174	199	213	228	163	185	198	212
51 years	16 886	218	250	268	287	177	201	215	229	166	188	200	214	156	176	187	200
52 years	17 034	203	231	246	263	168	189	200	213	158	177	188	200	149	167	176	187
53 years	17 169	189	212	225	239	158	176	186	197	149	166	175	185	141	157	165	175
54 years	17 292	174	194	205	216	147	163	172	181	140	154	162	171	133	146	154	162
55 years	17 402	159	176	184	194	137	150	157	165	130	143	149	156	124	136	142	149
56 years	17 500	145	158	165	172	126	137	142	149	120	130	136	142	115	125	130	135
57 years	17 586	129	140	146	151	114	123	128	132	109	118	122	127	105	113	117	122
58 years	17 660	114	122	127	131	102	109	113	116	98	105	108	112	95	101	105	108
59 years	17 721	99	105	108	111	89	95	97	100	87	92	94	97	84	89	91	94
60 years	17 769	83	87	90	92	76	80	82	84	74	78	80	82	72	76	78	79
61 years	17 806	67	70	71	73	63	65	66	68	61	64	65	66	60	62	63	65
62 years	17 830	51	53	53	54	48	50	50	51	47	49	49	50	46	48	49	49
63 years	17 842	35	35	36	36	33	34	34	34	33	33	34	34	32	33	33	33
64 years	17 841	18	18	18	18	17	17	17	17	17	17	17	17	17	17	17	17

Table 19. **Expected Lifetime Income for Male Year-Round Full-Time Workers 18 to 64 Years Old With Income in 1968, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on ungrouped data]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent
COLLEGE—Continued																	
4 Years																	
18 years	5 734	550	951	1 273	1 721	269	423	542	703	219	335	422	539	182	269	335	421
19 years	6 152	545	928	1 232	1 652	272	422	537	691	223	336	421	535	186	272	336	420
20 years	6 563	540	906	1 193	1 585	274	421	532	680	226	337	420	529	189	275	337	419
21 years	6 968	534	883	1 154	1 521	276	420	527	668	229	338	418	524	192	277	338	417
22 years	7 367	529	861	1 115	1 458	278	418	521	656	231	339	417	518	195	278	338	415
23 years	7 760	522	838	1 078	1 398	280	415	515	644	234	339	414	512	198	280	338	413
24 years	8 147	516	816	1 041	1 339	281	413	508	632	236	338	411	506	201	281	338	410
25 years	8 528	508	793	1 005	1 282	282	409	501	619	238	337	408	499	203	282	337	407
26 years	8 902	501	771	969	1 227	282	406	493	606	239	336	405	491	205	282	336	403
27 years	9 271	493	748	934	1 173	282	402	486	592	240	335	400	483	207	282	334	399
28 years	9 633	485	726	899	1 121	282	397	477	579	241	333	396	475	208	282	332	395
29 years	9 990	476	703	865	1 071	281	392	469	565	242	330	391	467	209	281	330	390
30 years	10 340	467	681	832	1 022	280	387	460	550	242	328	386	458	210	280	327	385
31 years	10 684	457	659	799	974	279	381	451	536	242	324	380	448	211	279	324	379
32 years	11 022	448	637	767	928	277	375	441	522	241	321	374	439	211	277	320	373
33 years	11 354	438	615	735	884	275	369	431	507	240	317	368	429	211	275	316	366
34 years	11 679	427	593	704	841	273	362	421	492	239	313	361	419	211	272	312	360
35 years	11 999	417	571	674	799	270	355	411	477	237	308	354	409	210	269	307	353
36 years	12 313	406	550	644	759	267	348	400	462	236	303	346	398	210	266	302	345
37 years	12 620	395	528	615	720	263	340	389	447	233	298	339	387	208	263	297	338
38 years	12 921	383	507	587	682	260	332	378	432	231	292	331	376	207	259	291	329
39 years	13 216	372	486	559	645	255	323	366	416	228	286	322	364	205	255	285	321
40 years	13 505	360	465	532	610	251	315	355	401	225	280	314	353	203	250	279	312
41 years	13 788	348	444	505	575	246	306	343	385	221	273	305	341	200	245	272	303
42 years	14 065	336	424	479	542	240	296	331	370	217	266	295	329	197	240	265	294
43 years	14 336	323	404	453	510	235	287	318	354	213	258	286	317	194	234	258	285
44 years	14 601	310	384	428	479	229	277	306	339	208	251	276	304	191	228	250	275
45 years	14 859	298	364	404	449	222	267	293	323	203	243	266	292	187	221	242	265
46 years	15 111	285	344	380	420	216	256	280	307	198	234	255	279	182	215	233	254
47 years	15 358	272	325	356	392	208	246	268	292	192	225	245	266	178	207	225	244
48 years	15 598	258	306	334	364	201	235	254	276	186	216	234	253	173	200	216	233
49 years	15 832	245	287	311	338	193	224	241	260	179	207	223	240	167	192	206	222
50 years	16 060	231	268	289	313	185	212	228	245	173	197	211	227	161	184	197	211
51 years	16 282	218	250	268	288	176	201	214	229	165	187	200	213	155	175	187	199
52 years	16 498	204	231	247	264	167	189	201	213	157	177	188	200	148	166	176	187
53 years	16 707	190	213	227	241	158	177	187	198	149	166	176	186	141	157	166	175
54 years	16 911	175	195	206	218	148	164	173	182	140	155	163	172	133	147	155	163
55 years	17 108	161	178	187	196	138	151	159	166	131	144	151	158	125	137	143	150
56 years	17 299	146	160	167	175	127	138	144	151	121	132	138	144	116	126	131	137
57 years	17 485	132	142	148	154	116	125	130	135	111	120	124	129	107	115	119	124
58 years	17 664	117	125	129	134	104	111	115	119	100	107	111	114	97	103	107	110
59 years	17 837	101	107	111	114	92	97	100	103	89	94	96	99	86	91	93	96
60 years	18 003	86	90	92	94	78	82	84	86	76	80	82	84	74	78	80	82
61 years	18 164	69	72	74	75	65	67	68	70	63	66	67	68	62	64	65	67
62 years	18 319	53	55	55	56	50	51	52	53	49	50	51	52	48	49	50	51
63 years	18 467	36	37	37	37	34	35	35	36	34	35	35	35	33	34	34	35
64 years	18 610	18	18	19	19	18	18	18	18	18	18	18	18	17	18	18	18
5 Years or More																	
18 years	4 375	587	1 009	1 344	1 808	287	453	579	748	234	358	452	576	194	288	358	450
19 years	5 092	584	987	1 303	1 738	292	454	575	738	240	362	452	572	199	293	361	451
20 years	5 789	580	964	1 262	1 669	296	454	571	727	244	364	453	569	204	297	364	451
21 years	6 467	575	941	1 222	1 602	300	453	567	716	249	366	452	564	209	301	366	451
22 years	7 125	570	918	1 183	1 537	303	452	561	704	253	368	451	559	214	304	368	450
23 years	7 763	564	895	1 144	1 474	306	451	556	692	256	369	449	553	218	306	369	448
24 years	8 381	557	871	1 105	1 413	308	448	549	679	260	369	447	546	221	308	369	446
25 years	8 980	550	848	1 067	1 353	309	445	542	665	262	369	444	539	225	309	368	443
26 years	9 558	542	824	1 029	1 294	310	442	534	652	264	368	440	532	227	310	367	439
27 years	10 117	533	800	991	1 238	311	437	526	637	266	366	436	523	229	311	366	435
28 years	10 656	524	776	954	1 182	310	432	517	622	267	364	431	514	231	310	364	430
29 years	11 176	515	751	918	1 129	310	427	507	607	267	362	426	505	233	309	361	424
30 years	11 675	505	727	882	1 076	308	421	497	591	267	358	420	495	234	308	358	418
31 years	12 155	494	702	846	1 026	307	414	487	575	267	355	413	484	234	306	354	412
32 years	12 616	483	678	811	976	304	407	476	559	266	350	406	473	234	304	349	405
33 years	13 056	471	654	777	928	302	400	464	543	264	345	398	462	234	301	345	397
34 years	13 476	459	630	743	882	298	392	453	526	263	340	390	450	233	298	339	389
35 years	13 877	447	605	710	837	295	383	440	509	260	334	382	438	232	294	333	380
36 years	14 258	434	581	678	793	290	374	428	492	258	328	373	426	230	290	327	371
37 years	14 620	421	558	646	751	286	365	415	474	254	321	363	413	228	285	320	362
38 years	14 961	408	534	615	710	280	355	402	457	251	314	354	400	226	280	313	352
39 years	15 283	394	510	584	671	275	345	389	440	247	307	344	387	223	274	306	342
40 years	15 585	381	487	554	632	269	334	375	422	242	299	333	373	219	268	298	332
41 years	15 867	367	464	525	595	263	324	361	404	237	290	322	359	216	262	289	321
42 years	16 130	352	441	496	559	256	313	347	387	232	281	311	345	212	255	281	310
43 years	16 373	338	419	468	525	248	301	333	369	226	272	300	331	207	247	272	299
44 years	16 595	323	396	441	491	241	289	319	351	220	263	288	317	202	240	262	287
45 years	16 799	309	375	414	459	233	278	304	334	214	253	276	303	197	232	252	275
46 years	16 982	294	353	388	427	225	265	289	316	207	243	264	288	191	224	242	263
47 years	17 146	279	332	362	397	216	253	275	298	200	233	252	273	185	215	232	251
48 years	17 290	264	311	338	368	207	240	260	281	192	222	239	259	179	206	221	239
49 years	17 414	249	290	314	340	198	228	245	264	184	211	227	244	172	197	211	226
50 years	17 518	233	270	290	313	188	215	230	247	176	200	214	229	165	187	199	213
51 years	17 603	218	250	267	286	178	202	215	229	167	189	201	214	157	177	188	200
52 years	17 668	203	230	245	261	168	189	200	213	158	177	188	199	149	167	177	187
53 years	17 713	188	211	223	237	157	175	185	196	149	165	174	184	141	156	165	174
54 years	17 738	173	192	202	213	146	162	170	179	139	153	161	169	132	145	153	160
55 years	17 744	157	173	182	191	135	148	155	162	129	141	147	154	123	134	140	147
56 years	17 729	142	155	162	169	124	134	140	146	118	128	134	139	113	123	128	133
57 years	17 695	127	137	142	148	112	120	125	130	107	116	120	124	103	111	115	119
58 years	17 642	111	119	123	128	100	106	110	113	96	102	106	109	93	99	102	105
59 years	17 568	96	102	105	108	87	92	95	97	84	89	92	94	82	86	89	91
60 years	17 475	80	84	86	89	74	77	79	81	72	75	77	79	70	73	75	77
61 years	17 362	65	67	69	70	60	63	64	65	59	61	62	64	58	60	61	62
62 years	17 229	49	50	51	52	46	48	48	49	45	47	47	48	44	46	46	47
63 years	17 076	33	34	34	34	31	32	32	33	31	32	32	32	31	31	32	32
64 years	16 904	17	17	17	17	16	16	16	16	16	16	16	16	16	16	16	16

Table 20. **Expected Lifetime Income for Male Year-Round Full-Time Workers 18 to 64 Years Old With Income in 1967, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**

(Based on ungrouped data. In 1968 dollars)

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent
ELEMENTARY SCHOOL																	
Less Than 8 Years																	
18 years	2 741	206	342	449	596	107	162	203	258	89	131	161	202	75	107	130	161
19 years	2 928	204	334	434	572	108	161	201	253	90	131	161	200	76	108	131	160
20 years	3 108	201	325	420	548	108	160	198	249	91	131	160	197	77	108	130	159
21 years	3 282	199	316	405	525	108	159	196	244	91	130	158	195	78	108	130	158
22 years	3 450	196	307	391	502	109	157	193	239	92	130	157	192	79	109	130	157
23 years	3 612	193	298	377	481	109	156	190	233	92	129	155	189	79	109	129	155
24 years	3 767	189	289	363	459	108	154	187	228	92	128	154	186	80	108	128	153
25 years	3 916	186	281	349	439	108	152	183	223	93	128	152	182	80	108	127	151
26 years	4 059	182	272	336	419	108	150	180	217	93	126	150	179	80	108	126	149
27 years	4 195	179	263	323	400	107	148	176	211	92	125	147	175	81	107	125	147
28 years	4 325	175	254	310	381	106	145	172	206	92	124	145	171	81	106	123	145
29 years	4 449	171	245	297	363	105	143	168	200	92	122	142	168	80	105	122	142
30 years	4 567	167	236	285	345	104	140	164	194	91	120	140	163	80	104	120	139
31 years	4 678	162	228	272	328	103	137	160	188	90	118	137	159	80	103	118	136
32 years	4 784	158	219	260	312	102	134	156	182	89	116	134	155	79	102	116	133
33 years	4 883	154	211	249	296	100	131	151	176	88	114	131	151	79	100	114	130
34 years	4 975	149	202	237	280	99	128	147	170	87	112	127	146	78	98	111	127
35 years	5 062	145	194	226	265	97	125	142	164	86	109	124	142	77	97	109	124
36 years	5 142	140	185	215	251	95	121	138	158	85	107	121	137	76	95	106	120
37 years	5 216	135	177	204	237	93	118	133	152	83	104	117	133	75	93	104	117
38 years	5 283	130	169	194	223	91	114	128	145	82	101	114	128	74	90	101	113
39 years	5 345	126	161	184	210	89	110	124	139	80	98	110	123	72	88	98	109
40 years	5 400	121	153	174	198	86	106	119	133	78	95	106	118	71	86	95	106
41 years	5 449	116	146	164	185	84	103	114	127	76	92	102	114	69	83	92	102
42 years	5 491	111	138	155	174	81	99	109	121	74	89	98	109	68	81	89	98
43 years	5 528	106	130	145	162	79	95	104	115	72	86	94	104	66	78	86	94
44 years	5 558	101	123	136	152	76	91	99	109	69	82	90	99	64	75	82	90
45 years	5 582	96	116	128	141	73	86	94	103	67	79	86	94	62	73	79	86
46 years	5 599	91	109	119	131	70	82	90	98	65	76	82	89	60	70	75	82
47 years	5 610	86	102	111	121	67	78	85	92	62	72	78	84	58	67	72	78
48 years	5 615	81	95	103	112	64	74	80	86	59	68	74	79	55	64	68	73
49 years	5 614	76	88	95	103	61	70	75	81	57	65	69	75	53	60	65	69
50 years	5 607	71	82	88	95	58	66	70	75	54	61	65	70	51	57	61	65
51 years	5 593	66	76	81	87	54	61	65	70	51	57	61	65	48	54	57	61
52 years	5 573	61	69	74	79	51	57	60	64	48	54	57	60	45	51	53	57
53 years	5 547	57	63	67	71	47	53	56	59	45	50	53	55	43	47	50	52
54 years	5 514	52	57	61	64	44	49	51	54	42	46	48	51	40	44	46	48
55 years	5 476	47	52	54	57	40	44	46	48	39	42	44	46	37	40	42	44
56 years	5 430	42	46	48	50	37	40	42	43	35	38	40	41	34	37	38	40
57 years	5 379	38	40	42	44	33	36	37	38	32	34	35	37	31	33	34	35
58 years	5 322	33	35	36	38	29	31	32	33	28	30	31	32	27	29	30	31
59 years	5 258	28	30	31	32	26	27	28	29	25	26	27	28	24	25	26	27
60 years	5 188	23	25	25	26	22	23	23	24	21	22	23	23	20	21	22	22
61 years	5 111	19	20	20	20	18	18	19	19	17	18	18	18	17	17	18	18
62 years	5 029	14	15	15	15	13	14	14	14	13	13	14	14	13	13	13	14
63 years	4 940	9	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9
64 years	4 845	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
8 Years																	
18 years	3 379	262	438	577	769	134	205	258	329	111	164	204	256	93	134	164	203
19 years	3 602	259	427	558	737	135	204	255	323	112	165	203	254	95	135	164	202
20 years	3 818	256	416	539	707	136	202	252	317	113	165	202	251	96	136	164	201
21 years	4 028	252	404	521	677	136	201	248	311	114	164	200	247	97	136	164	200
22 years	4 231	249	393	502	648	137	199	245	304	115	164	199	244	98	137	164	198
23 years	4 428	245	382	485	620	137	198	241	298	116	163	197	240	99	137	163	196
24 years	4 617	241	371	467	593	137	196	237	291	116	162	195	236	100	137	162	194
25 years	4 800	237	360	450	567	136	193	233	285	116	161	193	232	101	136	161	192
26 years	4 977	233	349	433	542	136	191	229	278	117	160	190	228	101	136	160	190
27 years	5 146	228	338	416	517	135	188	225	271	116	159	187	224	101	135	158	187
28 years	5 309	223	327	400	493	135	185	220	263	116	157	185	219	101	134	157	184
29 years	5 466	218	315	384	470	134	182	215	256	116	155	181	214	101	133	155	181
30 years	5 615	213	305	368	447	132	179	210	249	115	153	178	209	101	132	153	178
31 years	5 758	208	294	352	425	131	175	205	241	114	151	175	204	101	131	150	174
32 years	5 894	203	283	337	404	129	172	200	234	113	148	171	199	100	129	148	171
33 years	6 024	197	272	322	384	128	168	194	227	112	146	167	194	100	127	145	167
34 years	6 147	192	261	308	364	126	164	189	219	111	143	163	188	99	125	143	163
35 years	6 263	186	251	293	345	124	160	183	211	110	140	159	183	98	123	140	159
36 years	6 372	180	240	279	326	122	156	178	204	108	137	155	177	97	121	137	155
37 years	6 475	175	230	266	308	119	151	172	196	106	134	151	171	96	119	133	150
38 years	6 571	169	220	252	291	117	147	166	189	105	130	146	165	94	116	130	146
39 years	6 661	163	210	239	275	114	142	160	181	102	127	142	159	93	114	127	141
40 years	6 743	157	200	227	258	111	138	154	173	100	123	137	154	91	111	123	137
41 years	6 819	150	190	214	243	108	133	148	166	98	119	133	148	89	108	119	132
42 years	6 889	144	180	202	228	105	128	142	158	96	116	128	141	87	105	115	127
43 years	6 951	138	171	191	213	102	123	136	151	93	112	123	135	85	101	111	122
44 years	7 007	132	161	179	199	99	118	130	143	90	107	118	129	83	98	107	117
45 years	7 057	126	152	168	186	95	113	124	136	87	103	113	123	81	95	103	112
46 years	7 099	119	143	157	173	92	108	118	128	84	99	108	117	78	91	99	107
47 years	7 135	113	134	147	161	88	103	111	121	81	95	102	111	75	87	94	102
48 years	7 164	107	126	137	149	84	97	105	114	78	90	97	105	73	84	90	97
49 years	7 187	101	117	127	137	80	92	99	107	75	86	92	99	70	80	85	91
50 years	7 203	94	109	117	126	76	87	93	100	71	81	86	92	67	76	81	86
51 years	7 212	88	101	108	115	72	81	87	92	67	76	81	86	63	71	76	81
52 years	7 214	82	93	99	105	68	76	81	86	64	71	76	80	60	67	71	75
53 years	7 210	76	85	90	95	63	70	74	79	60	67	70	74	57	63	66	70
54 years	7 199	69	77	81	86	59	65	68	72	56	62	65	68	53	58	61	64
55 years	7 182	63	69	73	76	54	59	62	65	52	57	59	62	49	54	56	59
56 years	7 157	57	62	65	68	50	54	56	58	47	51	54	56	45	49	51	53
57 years	7 126	51	55	57	59	45	48	50	52	43	46	48	50	41	44	46	48
58 years	7 089	45	48	49	51	40	42	44	45	38	41	42	44	37	39	41	42
59 years	7 044	38	41	42	43	35	37	38	39	34	36	37	38	33	34	35	36
60 years	6 993	32	34	35	35	29	31	32	32	29	30	31	31	28	29	30	31
61 years	6 936	26	27	27	28	24	25	25	26	23	24	25	25	23	24	24	25
62 years	6 871	19	20	20	21	18	19	19	19	18	19	19	19	18	18	18	19
63 years	6 800	13	13	13	14	13	13	13	13	12	13	13	13	12	12	13	13
64 years	6 722	7	7	7	7	6	6	7	7	6	6	6	6	6	6	6	6

Table 20. **Expected Lifetime Income for Male Year-Round Full-Time Workers 18 to 64 Years Old With Income in 1967, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on ungrouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars)															
		Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
		0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
HIGH SCHOOL																	
1 to 3 Years																	
18 years	3 977	294	490	643	854	152	231	290	369	127	186	230	289	107	153	186	230
19 years	4 230	291	477	621	819	153	230	287	362	128	186	229	285	108	154	186	229
20 years	4 476	287	464	600	784	154	228	283	355	129	186	228	282	110	154	186	227
21 years	4 713	283	452	580	751	154	227	279	348	130	186	226	278	111	155	186	225
22 years	4 943	279	439	559	719	155	225	275	341	131	185	224	274	112	155	185	223
23 years	5 163	275	426	539	688	155	222	271	333	131	184	222	270	113	155	184	221
24 years	5 376	270	414	519	658	154	220	266	326	132	183	219	265	114	154	183	219
25 years	5 580	265	401	500	629	154	217	261	318	132	182	216	260	114	154	181	216
26 years	5 776	260	388	481	600	153	214	257	310	132	180	213	255	114	153	180	213
27 years	5 964	255	376	462	572	153	211	251	302	132	178	210	250	115	152	178	210
28 years	6 144	250	363	444	546	151	207	246	294	131	176	207	245	115	151	176	206
29 years	6 315	244	351	425	520	150	204	240	285	130	174	203	239	114	150	174	202
30 years	6 478	238	338	408	494	149	200	235	277	130	171	199	233	114	148	171	199
31 years	6 633	232	326	390	470	147	196	229	269	129	169	195	228	113	147	168	195
32 years	6 779	226	314	373	446	145	192	223	260	127	166	191	221	113	145	165	190
33 years	6 917	220	301	356	424	143	187	216	252	126	163	187	215	112	143	162	186
34 years	7 047	213	289	340	401	141	183	210	243	124	159	182	209	111	140	159	181
35 years	7 169	207	277	324	380	138	178	204	234	123	156	177	203	110	138	156	177
36 years	7 282	200	266	308	359	135	173	197	226	121	152	172	196	108	135	152	172
37 years	7 387	193	254	293	339	133	168	191	217	119	149	167	190	107	132	148	167
38 years	7 484	187	242	278	320	130	163	184	208	116	145	162	183	105	129	144	162
39 years	7 573	180	231	263	302	127	158	177	200	114	141	157	176	103	126	140	157
40 years	7 653	173	220	249	284	123	152	170	191	111	136	152	169	101	123	136	151
41 years	7 725	166	209	235	266	120	147	163	182	109	132	146	163	99	119	132	146
42 years	7 789	159	198	222	250	116	141	157	174	106	128	141	156	97	116	127	140
43 years	7 844	152	187	209	234	112	136	150	165	103	123	135	149	94	112	123	135
44 years	7 891	145	177	196	218	109	130	143	157	99	118	129	142	91	108	118	129
45 years	7 930	138	167	184	203	105	124	136	149	96	113	124	135	89	104	113	123
46 years	7 961	131	156	172	189	100	118	129	140	93	109	118	128	86	100	108	117
47 years	7 983	124	147	160	175	96	112	122	132	89	104	112	121	83	96	103	112
48 years	7 998	117	137	149	162	92	106	115	124	85	98	106	114	80	91	98	106
49 years	8 003	110	127	138	149	87	100	108	116	82	93	100	107	76	87	93	100
50 years	8 001	103	118	127	137	83	94	101	108	78	88	94	101	73	82	88	94
51 years	7 990	96	109	117	125	78	88	94	100	73	83	88	94	69	78	83	88
52 years	7 972	89	100	107	114	73	82	87	93	69	77	82	87	65	73	77	82
53 years	7 944	82	92	97	103	69	76	81	85	65	72	76	80	61	68	72	76
54 years	7 909	75	83	88	92	64	70	74	78	60	67	70	73	57	63	66	70
55 years	7 865	68	75	78	82	59	64	67	70	56	61	64	67	53	58	61	63
56 years	7 813	61	67	70	73	53	58	60	63	51	55	58	60	49	53	55	57
57 years	7 753	54	59	61	63	48	52	54	56	46	50	51	53	44	48	49	51
58 years	7 684	48	51	53	55	43	46	47	49	41	44	45	47	40	42	44	45
59 years	7 608	41	43	45	46	37	39	40	42	36	38	39	40	35	37	38	39
60 years	7 523	34	36	37	38	31	33	34	35	31	32	33	34	30	31	32	33
61 years	7 429	27	29	29	30	26	27	27	28	25	26	26	27	24	25	26	26
62 years	7 328	21	21	22	22	20	20	20	21	19	20	20	20	19	19	20	20
63 years	7 218	14	14	14	14	13	14	14	14	13	13	13	14	13	13	13	13
64 years	7 100	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
4 Years																	
18 years	4 475	346	576	756	1 004	179	272	341	434	149	219	271	340	125	179	219	270
19 years	4 799	342	561	731	963	180	270	337	426	150	219	270	336	127	181	219	269
20 years	5 113	338	546	706	922	181	269	333	418	152	219	268	332	129	181	219	267
21 years	5 416	334	532	682	884	182	267	329	410	153	219	266	327	131	182	219	265
22 years	5 708	329	517	658	846	182	265	324	402	154	218	264	323	132	182	218	263
23 years	5 988	324	502	635	810	183	262	319	393	155	217	261	318	133	183	217	261
24 years	6 259	319	487	612	774	182	259	314	384	155	216	259	313	134	182	216	258
25 years	6 518	313	473	589	740	182	256	309	375	156	215	255	307	135	182	214	255
26 years	6 766	307	458	566	706	181	253	303	366	156	213	252	301	135	181	212	251
27 years	7 004	301	443	544	674	180	249	297	356	155	211	248	295	136	180	210	247
28 years	7 230	295	428	522	642	179	245	290	347	155	208	244	289	136	179	208	243
29 years	7 446	288	413	501	612	178	241	284	337	154	206	240	282	135	177	205	239
30 years	7 651	281	399	480	582	176	236	277	327	153	203	235	276	135	175	202	235
31 years	7 845	274	384	459	553	174	231	270	317	152	199	231	269	134	173	199	230
32 years	8 028	267	370	439	525	171	226	263	307	151	196	226	261	134	171	196	225
33 years	8 201	259	355	420	498	169	221	255	297	149	192	220	254	132	169	192	220
34 years	8 362	252	341	400	472	166	216	248	286	147	188	215	247	131	166	188	214
35 years	8 513	244	327	381	447	163	210	240	276	145	184	209	239	130	163	184	209
36 years	8 652	236	313	363	423	160	204	233	266	143	180	204	231	128	160	180	203
37 years	8 781	228	299	345	399	157	198	225	256	140	175	198	224	126	156	175	197
38 years	8 899	220	285	327	376	153	192	217	245	138	171	192	216	124	153	170	191
39 years	9 006	212	272	310	354	149	186	209	235	135	166	185	208	122	149	165	185
40 years	9 103	204	259	293	333	145	180	201	225	131	161	179	200	119	145	160	178
41 years	9 188	195	246	277	313	141	173	192	215	128	156	172	192	117	141	155	172
42 years	9 263	187	233	261	293	137	166	184	205	125	150	166	183	114	136	150	165
43 years	9 326	179	220	245	274	133	160	176	195	121	145	159	175	111	132	144	158
44 years	9 379	170	208	230	256	128	153	168	185	117	139	152	167	108	127	139	152
45 years	9 421	162	195	216	238	123	146	159	175	113	133	145	159	104	122	133	145
46 years	9 452	153	184	201	221	118	139	151	165	109	128	138	150	101	118	127	138
47 years	9 473	145	172	188	205	113	132	143	155	105	122	131	142	97	112	121	131
48 years	9 482	137	160	174	189	108	125	135	145	100	116	124	134	93	107	115	124
49 years	9 480	128	149	161	174	103	118	126	136	96	109	117	126	89	102	109	117
50 years	9 468	120	138	149	160	97	111	118	127	91	103	110	118	85	97	103	110
51 years	9 445	112	127	136	146	92	103	110	117	86	97	103	110	81	91	97	103
52 years	9 411	104	117	125	133	86	96	102	108	81	91	96	102	76	85	90	95
53 years	9 366	95	107	113	120	80	89	94	99	76	84	89	94	72	80	84	88
54 years	9 310	87	97	102	108	74	82	86	90	70	78	81	86	67	74	77	81
55 years	9 243	79	87	91	96	68	75	78	82	65	71	74	78	62	68	71	74
56 years	9 166	71	78	81	85	62	67	70	73	59	64	67	70	57	62	64	67
57 years	9 077	63	68	71	74	56	60	62	65	54	58	60	62	52	55	57	60
58 years	8 978	55	59	61	63	49	53	55	56	48	51	53	54	46	49	51	52
59 years	8 868	47	50	52	53	43	45	47	48	42	44	45	47	40	43	44	45
60 years	8 747	40	42	43	44	36	38	39	40	35	37	38	39	34	36	37	38
61 years	8 615	32	33	34	34	30	31	31	32	29	30	31	31	28	29	30	30
62 years	8 472	24	25	25	25	23	23	23	24	22	23	23	23	22	22	23	23
63 years	8 319	16	16	16	17	15	16	16	16	15	15	15	16	15	15	15	15
64 years	8 154	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8

Table 20. **Expected Lifetime Income for Male Year-Round Full-Time Workers 18 to 64 Years Old With Income in 1967, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on ungrouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent
COLLEGE																	
1 to 3 Years																	
18 years	4 230	398	668	881	1 173	202	311	392	501	167	249	310	390	140	203	249	309
19 years	4 673	394	652	852	1 126	205	310	389	493	170	250	309	387	143	205	250	308
20 years	5 102	391	636	824	1 080	206	309	385	485	172	251	308	383	145	207	251	307
21 years	5 516	386	619	797	1 035	208	308	381	476	174	251	307	379	148	208	251	306
22 years	5 915	381	603	770	992	209	306	376	467	176	251	305	374	150	209	251	304
23 years	6 301	376	586	743	950	210	304	371	458	178	251	303	369	152	210	250	302
24 years	6 671	371	570	717	909	210	301	365	448	179	250	300	364	154	210	250	299
25 years	7 028	365	553	691	869	210	298	359	438	180	249	297	358	155	210	248	296
26 years	7 369	359	536	665	831	210	294	353	428	180	247	293	352	156	210	247	293
27 years	7 697	352	520	639	793	209	291	347	417	180	245	290	345	157	209	245	289
28 years	8 010	345	503	614	756	208	286	340	406	180	243	285	338	157	208	242	284
29 years	8 308	337	486	590	721	207	282	332	395	180	240	281	331	157	207	240	280
30 years	8 593	330	469	565	686	205	277	325	384	179	237	276	323	157	205	237	275
31 years	8 862	322	452	542	653	203	272	317	373	178	234	271	316	157	203	233	270
32 years	9 117	314	436	518	620	201	266	309	361	176	230	265	308	156	201	230	264
33 years	9 358	305	419	495	589	198	260	301	350	175	226	259	299	155	198	226	258
34 years	9 585	297	402	473	558	195	254	292	338	173	222	253	291	154	195	221	252
35 years	9 797	288	386	451	529	192	248	284	326	171	217	247	282	153	192	217	246
36 years	9 994	279	370	429	500	189	241	275	314	168	212	240	273	151	188	212	239
37 years	10 177	270	354	408	473	185	234	266	302	165	207	233	264	149	184	207	233
38 years	10 346	260	338	387	446	181	227	256	290	162	202	226	255	147	180	201	226
39 years	10 500	251	322	367	420	177	220	247	278	159	196	219	246	144	176	196	218
40 years	10 640	241	307	347	395	172	213	238	266	156	190	212	236	141	171	190	211
41 years	10 765	232	291	328	371	167	205	228	255	152	184	204	227	138	167	184	204
42 years	10 876	222	276	309	348	162	197	219	243	148	178	197	217	135	162	178	196
43 years	10 972	212	261	291	325	157	189	209	231	144	172	189	208	132	156	171	188
44 years	11 054	202	247	273	304	152	181	199	219	139	165	181	198	128	151	165	180
45 years	11 122	192	232	256	283	146	173	189	207	134	158	173	188	124	145	158	172
46 years	11 175	182	218	239	263	140	165	180	196	129	152	164	179	120	140	151	164
47 years	11 214	172	204	223	244	134	157	170	184	124	145	156	169	116	134	144	156
48 years	11 238	162	191	207	225	128	148	160	173	119	137	148	159	111	127	137	147
49 years	11 248	153	177	192	207	122	140	150	162	114	130	139	150	106	121	130	139
50 years	11 243	143	164	177	190	115	132	141	151	108	123	131	140	101	115	122	130
51 years	11 224	133	152	162	174	109	123	131	140	102	115	123	130	96	108	115	122
52 years	11 191	123	139	148	158	102	114	121	129	96	108	114	121	91	101	107	114
53 years	11 143	113	127	134	142	95	106	112	118	90	100	105	111	85	95	100	105
54 years	11 081	104	115	121	128	88	97	102	108	84	92	97	102	80	88	92	96
55 years	11 004	94	104	109	114	81	89	93	97	77	84	88	92	74	81	84	88
56 years	10 913	85	92	96	100	74	80	83	87	71	77	80	83	68	73	76	79
57 years	10 807	75	81	84	88	66	71	74	77	64	69	71	74	61	66	68	71
58 years	10 687	66	70	73	75	59	63	65	67	57	60	62	64	55	58	60	62
59 years	10 552	56	60	61	63	51	54	56	57	50	52	54	55	48	51	52	54
60 years	10 404	47	49	51	52	43	45	46	47	42	44	45	46	41	43	44	45
61 years	10 240	38	39	40	41	35	36	37	38	34	36	36	37	33	35	35	36
62 years	10 062	28	29	30	30	27	27	28	28	26	27	27	28	26	26	27	27
63 years	9 870	19	19	19	20	18	18	19	19	18	18	18	19	18	18	18	18
64 years	9 663	9	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9
4 Years or More																	
18 years	4 858	535	911	1 208	1 619	266	415	527	679	218	330	414	525	182	267	330	413
19 years	5 467	531	890	1 170	1 555	270	415	524	668	223	332	414	521	186	271	332	413
20 years	6 058	527	868	1 133	1 492	273	414	519	658	226	334	413	517	190	274	334	412
21 years	6 632	522	847	1 096	1 432	276	413	514	647	230	335	412	512	194	276	335	411
22 years	7 188	516	825	1 060	1 373	278	411	509	635	233	336	410	506	198	278	336	409
23 years	7 726	510	804	1 024	1 316	280	409	503	624	235	336	408	500	201	280	336	407
24 years	8 246	503	782	989	1 260	281	406	496	611	238	336	405	494	203	281	335	404
25 years	8 749	496	760	954	1 206	282	403	489	598	239	335	402	486	206	282	334	401
26 years	9 234	488	738	919	1 153	282	399	481	585	241	333	398	479	208	282	333	397
27 years	9 701	480	716	885	1 102	282	395	473	572	242	331	393	471	209	282	331	392
28 years	10 151	471	693	851	1 052	281	390	464	558	242	329	388	462	210	281	328	387
29 years	10 583	462	671	818	1 004	280	384	455	543	242	326	383	453	211	280	325	382
30 years	10 998	452	649	785	957	278	378	446	529	242	323	377	443	212	278	322	376
31 years	11 394	442	626	753	911	276	372	436	514	241	319	370	434	212	276	318	369
32 years	11 773	432	604	721	867	274	365	425	499	239	314	364	423	211	273	314	362
33 years	12 134	421	582	690	824	271	358	415	484	238	310	356	413	211	270	309	355
34 years	12 478	410	560	660	782	267	350	404	468	236	304	349	402	209	267	304	347
35 years	12 804	398	538	630	741	264	342	392	453	233	299	341	391	208	263	298	339
36 years	13 112	387	516	601	702	259	333	381	437	231	293	332	379	206	259	292	331
37 years	13 403	375	494	572	664	255	325	369	421	227	286	324	367	204	254	286	322
38 years	13 675	362	473	544	628	250	316	357	405	224	280	315	355	201	249	279	313
39 years	13 931	350	452	516	592	245	306	345	390	220	273	305	343	199	244	272	304
40 years	14 168	337	431	489	558	239	297	332	374	216	265	296	331	195	238	264	294
41 years	14 388	324	410	463	525	233	287	320	358	211	257	286	318	192	232	257	285
42 years	14 590	311	389	437	493	227	277	307	342	206	249	276	305	188	226	249	274
43 years	14 774	298	369	412	462	220	266	294	326	201	241	265	293	184	219	240	264
44 years	14 941	285	349	388	432	213	256	281	310	195	232	255	280	179	212	232	254
45 years	15 090	272	330	364	403	206	245	268	294	189	223	244	267	174	205	223	243
46 years	15 221	258	310	341	375	198	234	255	278	183	214	233	253	169	197	214	232
47 years	15 335	245	291	318	348	190	223	241	262	176	205	222	240	163	189	204	221
48 years	15 431	232	272	296	322	182	211	228	247	169	195	210	227	157	181	195	210
49 years	15 509	218	254	275	297	174	200	215	231	162	186	199	214	151	173	185	198
50 years	15 570	205	236	254	274	165	188	202	216	154	176	188	201	145	164	175	187
51 years	15 612	191	218	234	250	156	177	188	201	147	165	176	187	138	155	165	175
52 years	15 638	178	201	214	228	147	165	175	186	138	155	164	174	131	146	154	164
53 years	15 645	164	184	195	207	137	153	162	171	130	144	152	161	123	137	144	152
54 years	15 635	151	167	176	186	128	141	148	156	121	134	140	148	115	127	133	140
55 years	15 607	137	151	158	166	118	129	135	141	112	123	128	134	107	117	122	128
56 years	15 562	124	135	141	147	108	117	122	127	103	112	116	121	99	107	111	116
57 years	15 498	110	119	124	129	97	105	109	113	93	100	104	108	90	96	100	104
58 years	15 417	97	103	107	111	86	92	95	98	83	89	92	95	81	86	89	91
59 years	15 319	83	88	91	93	75	80	82	84	73	77	79	82	71	75	77	79
60 years	15 202	70	73	75	77	64	67	69	70	62	65	67	68	61	63	65	66
61 years	15 068	56	58	59	61	52	54	55	56	51	53	54	55	50	52	53	54
62 years	14 917	42	44	44	45	40	41	42	42	39	40	41	41	38	40	40	41
63 years	14 747	28	29	29	30	27	28	28	28	27	27	28	28	26	27	27	27
64 years	14 560	14	14	15	15	14	14	14	14	14	14	14	14	14	14	14	14

Table 20. **Expected Lifetime Income for Male Year-Round Full-Time Workers 18 to 64 Years Old With Income in 1967, by Years of School Completed, Age, Selected Discount Rates, and Selected Annual Productivity Increase, for the United States**—Continued

[Based on ungrouped data. In 1968 dollars]

Years of School Completed and Present Age	Estimated annual income at present age (dollars)	Expected lifetime income (in thousands of dollars): Discount rate of 0 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 3 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 4 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent	Discount rate of 5 percent with annual productivity increase of— 0 percent	2 percent	3 percent	4 percent
COLLEGE—Continued																	
4 Years																	
18 years	4 792	496	835	1 102	1 469	250	386	488	625	206	309	385	486	172	251	308	384
19 years	5 382	492	815	1 067	1 410	254	386	484	615	210	311	385	482	176	254	310	384
20 years	5 954	487	795	1 032	1 353	256	385	480	605	213	312	384	478	180	257	312	383
21 years	6 506	482	775	998	1 298	258	383	475	595	216	313	382	473	183	259	312	381
22 years	7 040	477	755	965	1 244	260	382	470	584	219	313	380	467	186	260	313	379
23 years	7 554	471	735	932	1 192	262	379	464	573	221	313	378	461	189	262	312	377
24 years	8 048	464	714	899	1 141	262	376	457	561	223	312	375	455	191	262	312	374
25 years	8 524	457	694	866	1 091	263	373	450	549	224	311	371	448	193	263	310	370
26 years	8 981	449	673	834	1 043	263	369	443	536	225	309	367	440	195	262	309	366
27 years	9 418	441	652	803	996	262	364	435	523	225	307	363	432	196	262	306	362
28 years	9 836	432	631	772	950	261	359	426	510	225	304	358	424	197	261	304	357
29 years	10 235	423	610	741	906	259	353	417	496	225	301	352	415	197	259	300	351
30 years	10 615	414	589	711	863	258	347	408	482	224	297	346	406	197	257	297	345
31 years	10 975	404	568	681	821	255	341	398	468	223	293	340	396	197	255	293	339
32 years	11 317	394	548	652	780	252	334	388	454	221	289	333	386	196	252	288	332
33 years	11 639	384	527	623	741	249	327	378	440	220	284	326	376	195	249	283	325
34 years	11 942	373	506	595	702	246	319	367	425	217	279	318	366	193	245	278	317
35 years	12 226	362	486	567	665	242	312	357	410	214	273	310	355	192	241	272	309
36 years	12 490	351	465	540	629	237	303	345	395	211	267	302	344	190	237	266	301
37 years	12 736	339	445	513	595	233	295	334	380	208	261	294	333	187	232	260	293
38 years	12 962	328	425	488	561	228	286	323	366	204	254	285	321	184	227	253	284
39 years	13 169	316	405	462	529	222	277	311	351	200	247	276	310	181	222	246	275
40 years	13 357	304	386	437	497	217	268	299	336	196	240	267	298	178	216	239	266
41 years	13 526	292	367	413	467	211	258	287	321	191	232	257	286	174	210	232	256
42 years	13 675	279	348	390	438	204	249	275	306	186	224	248	274	170	204	224	247
43 years	13 806	267	329	367	410	198	239	263	291	181	216	238	262	166	197	216	237
44 years	13 917	255	311	344	383	191	229	251	276	175	208	228	250	161	190	207	227
45 years	14 009	242	292	322	356	184	218	239	261	169	200	217	237	156	183	199	217
46 years	14 082	230	275	301	331	177	208	226	247	163	191	207	225	151	176	190	206
47 years	14 135	217	257	281	307	169	197	214	232	157	182	197	213	146	168	181	196
48 years	14 170	205	240	261	283	161	187	202	218	150	173	186	201	140	161	172	185
49 years	14 185	192	223	241	261	154	176	189	203	143	164	176	188	134	153	163	175
50 years	14 181	180	207	222	239	145	166	177	190	136	155	165	176	128	145	154	164
51 years	14 158	167	191	204	218	137	155	165	176	129	145	154	164	121	136	145	154
52 years	14 115	155	175	186	198	129	144	153	162	121	136	144	152	115	128	135	143
53 years	14 054	143	160	169	179	120	133	141	149	113	126	133	140	108	119	125	132
54 years	13 973	131	145	153	161	111	122	129	135	106	116	122	128	100	110	116	121
55 years	13 873	118	130	137	143	102	112	117	122	97	106	111	116	93	101	106	111
56 years	13 754	106	116	121	126	93	101	105	109	89	96	100	104	85	92	96	100
57 years	13 616	95	102	106	110	83	90	93	97	80	86	89	93	77	83	86	89
58 years	13 459	83	88	91	94	74	79	81	84	71	76	78	81	69	73	76	78
59 years	13 282	71	75	77	79	64	68	70	72	62	66	68	69	60	64	65	67
60 years	13 086	59	62	63	65	54	57	58	60	53	55	57	58	51	54	55	56
61 years	12 871	47	49	50	51	44	46	47	47	43	45	45	46	42	44	44	45
62 years	12 637	36	37	37	38	34	34	35	35	33	34	34	35	32	33	34	34
63 years	12 384	24	24	24	25	23	23	23	24	22	23	23	23	22	23	23	23
64 years	12 111	12	12	12	12	12	12	12	12	11	12	12	12	11	11	12	12
5 Years or More																	
18 years	5 344	585	1 003	1 335	1 796	289	452	577	745	236	359	451	574	196	289	359	450
19 years	5 954	581	980	1 293	1 724	293	452	572	733	240	361	451	570	201	293	361	450
20 years	6 550	576	956	1 252	1 655	296	451	568	722	245	363	450	565	205	296	363	449
21 years	7 129	571	933	1 212	1 588	299	450	562	710	248	364	449	560	209	299	364	448
22 years	7 693	565	909	1 172	1 523	301	449	556	697	252	365	447	554	213	302	365	446
23 years	8 241	558	886	1 132	1 460	303	446	550	685	255	366	445	547	216	304	365	444
24 years	8 774	551	862	1 093	1 399	305	443	543	671	257	365	442	540	219	305	365	441
25 years	9 291	543	838	1 055	1 339	306	440	535	658	259	364	439	533	222	306	364	437
26 years	9 792	535	814	1 017	1 281	306	436	527	643	261	363	435	525	224	306	363	433
27 years	10 278	526	790	980	1 224	306	431	519	629	262	361	430	516	226	306	361	429
28 years	10 748	517	766	943	1 169	306	426	509	614	262	359	425	507	228	306	358	423
29 years	11 203	507	741	906	1 116	305	420	500	599	263	356	419	497	229	304	355	418
30 years	11 642	497	717	871	1 064	303	414	490	583	263	353	413	487	229	303	352	412
31 years	12 065	486	693	836	1 014	301	408	479	567	262	349	406	477	230	301	348	405
32 years	12 473	475	669	801	965	299	401	468	551	261	344	399	466	230	299	344	398
33 years	12 865	464	645	767	918	296	393	457	535	260	339	392	455	229	296	339	390
34 years	13 241	452	621	734	872	293	385	445	518	258	334	384	443	228	292	333	382
35 years	13 602	440	597	701	828	289	377	434	502	255	328	375	431	227	288	328	374
36 years	13 947	428	574	669	785	285	368	421	485	253	322	367	419	226	284	322	365
37 years	14 277	415	550	638	743	281	359	409	468	250	316	358	407	224	280	315	356
38 years	14 591	402	527	607	703	276	349	396	451	246	309	348	394	221	275	308	347
39 years	14 889	389	504	577	664	270	340	383	434	242	302	338	381	218	269	301	337
40 years	15 172	375	481	548	626	264	329	370	416	238	294	328	368	215	264	293	327
41 years	15 439	362	459	519	589	258	319	356	399	233	286	318	355	212	257	285	317
42 years	15 690	348	436	491	554	252	308	343	382	228	277	307	341	208	251	277	306
43 years	15 926	334	414	464	520	245	297	329	365	223	269	296	327	204	244	268	295
44 years	16 146	320	393	437	487	238	286	315	348	217	260	285	313	199	237	259	284
45 years	16 351	305	371	411	455	230	274	301	330	211	250	273	299	194	229	249	272
46 years	16 540	291	350	385	424	222	263	287	313	204	240	262	285	189	221	240	261
47 years	16 713	276	329	360	395	214	251	272	296	197	230	250	271	183	213	230	249
48 years	16 871	262	309	336	366	205	239	258	279	190	220	238	257	177	204	219	237
49 years	17 013	247	288	312	338	196	226	243	262	182	210	225	242	170	195	209	224
50 years	17 140	232	269	289	312	187	214	229	245	175	199	213	228	163	186	198	212
51 years	17 250	217	249	267	286	177	201	214	229	166	188	200	213	156	176	187	199
52 years	17 346	203	230	245	261	167	188	200	212	157	177	187	199	149	166	176	186
53 years	17 425	188	211	223	237	157	175	185	196	148	165	174	184	140	156	164	174
54 years	17 489	173	192	203	214	146	162	170	179	139	153	161	169	132	145	153	160
55 years	17 538	158	174	182	192	135	148	155	163	129	141	148	155	123	134	141	147
56 years	17 570	143	156	163	170	124	135	141	147	119	129	134	140	114	123	128	134
57 years	17 588	128	138	143	149	112	121	126	130	108	116	121	125	104	112	116	120
58 years	17 589	112	120	124	129	100	107	111	114	97	103	107	110	93	100	103	106
59 years	17 575	97	103	106	109	88	93	96	98	85	90	92	95	82	87	90	92
60 years	17 545	81	85	88	90	75	78	80	82	73	76	78	80	71	74	76	78
61 years	17 500	66	68	70	71	61	64	65	66	60	62	63	64	58	61	62	63
62 years	17 439	50	51	52	53	47	48	49	50	46	47	48	49	45	47	47	48
63 years	17 362	34	34	35	35	32	33	33	33	32	32	33	33	31	32	32	32
64 years	17 270	17	17	17	17	16	17	17	17	16	16	17	17	16	16	16	16

Table 21. **Males 18 to 64 Years Old: Deduction From Expected Lifetime Income to be Made for an Annual Allowance of $1,000, $2,000, $3,000, and $4,000 for Personal Maintenance, by Present Age, for the United States**

(In thousands of dollars)

Present Age	Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
ANNUAL ALLOWANCE OF $1,000																
18 years	43	69	89	117	23	34	42	53	20	28	34	42	17	23	28	34
19 years	42	66	85	111	23	34	41	51	20	28	33	41	17	23	28	33
20 years	41	64	82	106	23	33	40	50	20	27	33	40	17	23	27	33
21 years	40	62	79	101	23	32	39	48	19	27	32	39	17	23	27	32
22 years	39	60	76	97	22	32	38	47	19	26	32	38	17	22	26	31
23 years	38	58	73	92	22	31	37	46	19	26	31	37	17	22	26	31
24 years	37	56	70	88	22	30	37	44	19	26	30	36	16	22	26	30
25 years	36	54	67	84	22	30	36	43	19	25	30	35	16	22	25	30
26 years	35	52	64	80	21	29	35	42	18	25	29	35	16	21	25	29
27 years	34	50	61	76	21	29	34	40	18	24	28	34	16	21	24	28
28 years	33	48	59	72	21	28	33	39	18	24	28	33	16	21	24	28
29 years	32	46	56	68	20	27	32	38	18	23	27	32	16	20	23	27
30 years	32	45	54	65	20	27	31	37	17	23	26	31	15	20	23	26
31 years	31	43	51	62	20	26	30	35	17	22	26	30	15	19	22	26
32 years	30	41	49	58	19	25	29	34	17	22	25	29	15	19	22	25
33 years	29	39	46	55	19	24	28	33	17	21	24	28	15	19	21	24
34 years	28	38	44	52	18	24	27	32	16	21	24	27	15	18	21	24
35 years	27	36	42	49	18	23	26	30	16	20	23	26	14	18	20	23
36 years	26	34	40	47	18	22	26	29	16	20	22	25	14	17	20	22
37 years	25	33	38	44	17	22	25	28	15	19	22	24	14	17	19	22
38 years	24	31	36	41	17	21	24	27	15	19	21	24	14	17	19	21
39 years	23	30	34	39	16	20	23	26	15	18	20	23	13	16	18	20
40 years	22	28	32	37	16	20	22	25	14	17	19	22	13	16	17	19
41 years	21	27	30	34	15	19	21	23	14	17	19	21	13	15	17	19
42 years	20	26	29	32	15	18	20	22	14	16	18	20	12	15	16	18
43 years	20	24	27	30	14	17	19	21	13	16	17	19	12	14	16	17
44 years	19	23	25	28	14	17	18	20	13	15	17	18	12	14	15	17
45 years	18	21	24	26	13	16	17	19	12	15	16	17	11	13	14	16
46 years	17	20	22	24	13	15	17	18	12	14	15	16	11	13	14	15
47 years	16	19	21	23	12	14	16	17	11	13	14	16	11	12	13	14
48 years	15	18	19	21	12	14	15	16	11	13	14	15	10	12	13	14
49 years	14	17	18	19	11	13	14	15	10	12	13	14	10	11	12	13
50 years	13	15	17	18	11	12	13	14	10	11	12	13	9	11	11	12
51 years	12	14	15	16	10	12	12	13	10	11	11	12	9	10	11	11
52 years	12	13	14	15	10	11	11	12	9	10	11	11	8	10	10	11
53 years	11	12	13	14	9	10	11	11	8	9	10	11	8	9	9	10
54 years	10	11	12	12	8	9	10	10	8	9	9	10	8	8	9	9
55 years	9	10	10	11	8	8	9	9	7	8	8	9	7	8	8	8
56 years	8	9	9	10	7	8	8	8	7	7	8	8	6	7	7	8
57 years	7	8	8	9	6	7	7	7	6	7	7	7	6	6	7	7
58 years	6	7	7	7	6	6	6	7	6	6	6	6	5	6	6	6
59 years	6	6	6	6	5	5	5	6	5	5	5	5	5	5	5	5
60 years	5	5	5	5	4	4	5	5	4	4	4	5	4	4	4	4
61 years	4	4	4	4	4	4	4	4	3	4	4	4	3	3	4	4
62 years	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
63 years	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
64 years	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
ANNUAL ALLOWANCE OF $2,000																
18 years	85	137	178	233	47	68	84	105	40	56	68	84	34	47	56	68
19 years	83	133	171	223	46	67	82	102	39	55	67	82	34	46	55	67
20 years	82	128	164	213	46	66	80	99	39	55	66	80	34	46	54	65
21 years	80	124	158	203	45	65	79	97	39	54	64	78	34	45	54	64
22 years	78	120	152	194	45	63	77	94	38	53	63	76	33	45	53	63
23 years	76	116	145	185	44	62	75	91	38	52	62	75	33	44	52	62
24 years	74	112	140	176	44	61	73	89	38	51	61	73	33	44	51	61
25 years	72	108	134	167	43	60	71	86	37	50	59	71	32	43	50	59
26 years	70	104	128	159	42	58	69	83	37	49	58	69	32	42	49	58
27 years	69	100	123	152	42	57	68	81	36	49	57	67	32	42	48	57
28 years	67	96	117	144	41	56	66	78	36	48	56	65	31	41	47	55
29 years	65	93	112	137	40	54	64	76	35	47	54	64	31	40	47	54
30 years	63	89	107	130	40	53	62	73	35	46	53	62	31	40	46	53
31 years	61	86	102	123	39	52	60	71	34	45	52	60	30	39	45	51
32 years	59	82	98	117	38	50	58	68	34	44	50	58	30	38	44	50
33 years	57	79	93	111	37	49	57	66	33	43	49	56	29	37	43	49
34 years	56	75	88	105	37	48	55	63	33	42	47	54	29	37	41	47
35 years	54	72	84	99	36	46	53	61	32	41	46	53	29	36	40	46
36 years	52	69	80	93	35	45	51	58	31	39	45	51	28	35	39	44
37 years	50	66	76	88	34	43	49	56	31	38	43	49	28	34	38	43
38 years	48	63	72	83	33	42	47	54	30	37	42	47	27	33	37	42
39 years	46	60	68	78	32	41	46	51	29	36	40	45	26	32	36	40
40 years	44	57	64	73	32	39	44	49	29	35	39	44	26	31	35	39
41 years	43	54	61	69	31	38	42	47	28	34	38	42	25	31	34	37
42 years	41	51	57	65	30	36	40	45	27	33	36	40	25	30	33	36
43 years	39	48	54	60	29	35	38	43	26	31	35	38	24	29	31	35
44 years	37	46	51	56	28	33	37	40	25	30	33	36	23	28	30	33
45 years	35	43	48	53	27	32	35	38	25	29	32	35	23	27	29	32
46 years	34	40	44	49	26	30	33	36	24	28	30	33	22	26	28	30
47 years	32	38	41	45	25	29	31	34	23	27	29	31	21	25	27	29
48 years	30	35	39	42	24	27	30	32	22	25	27	30	20	24	25	27
49 years	28	33	36	39	23	26	28	30	21	24	26	28	20	22	24	26
50 years	27	31	33	36	21	25	26	28	20	23	24	26	19	21	23	24
51 years	25	29	31	33	20	23	25	26	19	22	23	24	18	20	21	23
52 years	23	26	28	30	19	22	23	24	18	20	21	23	17	19	20	21
53 years	21	24	26	27	18	20	21	22	17	19	20	21	16	18	19	20
54 years	20	22	23	24	17	18	19	20	16	18	18	19	15	17	17	18
55 years	18	20	21	22	15	17	18	19	15	16	17	18	14	15	16	17
56 years	16	18	19	19	14	15	16	17	14	15	15	16	13	14	15	15
57 years	15	16	16	17	13	14	14	15	12	13	14	14	12	13	13	14
58 years	13	14	14	15	11	12	13	13	11	12	12	13	11	11	12	12
59 years	11	12	12	12	10	11	11	11	10	10	11	11	9	10	10	11
60 years	9	10	10	10	9	9	9	9	8	9	9	9	8	9	9	9
61 years	8	8	8	8	7	7	7	8	7	7	7	7	7	7	7	7
62 years	6	6	6	6	5	6	6	6	5	5	6	6	5	5	5	6
63 years	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
64 years	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2

Table 21. **Males 18 to 64 Years Old: Deduction From Expected Lifetime Income to be Made for an Annual Allowance of $1,000, $2,000, $3,000, and $4,000 for Personal Maintenance, by Present Age, for the United States**—Continued

[In thousands of dollars]

Present Age	Discount rate of 0 percent with annual productivity increase of—				Discount rate of 3 percent with annual productivity increase of—				Discount rate of 4 percent with annual productivity increase of—				Discount rate of 5 percent with annual productivity increase of—			
	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent	0 percent	2 percent	3 percent	4 percent
ANNUAL ALLOWANCE OF $3,000																
18 years	128	206	267	350	70	102	126	158	60	84	102	125	51	70	84	102
19 years	125	199	256	334	70	101	123	153	59	83	100	123	51	70	83	100
20 years	122	193	246	319	69	99	121	149	59	82	98	120	51	69	82	98
21 years	120	186	237	304	68	97	118	145	58	81	97	117	50	68	80	96
22 years	117	180	227	290	67	95	115	141	58	79	95	115	50	67	79	94
23 years	114	174	218	277	66	93	112	137	57	78	93	112	50	66	78	93
24 years	111	168	209	264	65	91	110	133	56	77	91	109	49	65	77	91
25 years	109	162	201	251	65	89	107	129	56	76	89	106	49	65	75	89
26 years	106	156	192	239	64	88	104	125	55	74	87	104	48	64	74	87
27 years	103	150	184	227	63	86	101	121	54	73	85	101	48	63	73	85
28 years	100	145	176	216	62	84	99	117	54	71	83	98	47	62	71	83
29 years	97	139	168	205	61	82	96	114	53	70	81	95	47	61	70	81
30 years	95	134	161	195	60	80	93	110	52	68	79	93	46	59	68	79
31 years	92	128	153	185	59	78	90	106	51	67	77	90	45	58	67	77
32 years	89	123	146	175	57	76	88	102	51	65	75	87	45	57	65	75
33 years	86	118	139	166	56	73	85	99	50	64	73	84	44	56	64	73
34 years	83	113	133	157	55	71	82	95	49	62	71	82	44	55	62	71
35 years	80	108	126	148	54	69	79	91	48	61	69	79	43	54	61	69
36 years	78	103	120	140	53	67	77	88	47	59	67	76	42	52	59	67
37 years	75	99	114	132	51	65	74	84	46	58	65	73	41	51	57	65
38 years	72	94	108	124	50	63	71	81	45	56	63	71	41	50	56	63
39 years	69	89	102	117	49	61	68	77	44	54	61	68	40	49	54	60
40 years	67	85	97	110	47	59	66	74	43	52	58	65	39	47	52	58
41 years	64	81	91	103	46	57	63	70	42	51	56	63	38	46	51	56
42 years	61	77	86	97	45	54	60	67	41	49	54	60	37	44	49	54
43 years	59	72	81	91	43	52	58	64	39	47	52	57	36	43	47	52
44 years	56	68	76	85	42	50	55	61	38	45	50	55	35	41	45	50
45 years	53	64	71	79	40	48	52	57	37	44	48	52	34	40	43	47
46 years	50	61	67	73	39	46	50	54	36	42	45	49	33	38	42	45
47 years	48	57	62	68	37	43	47	51	34	40	43	47	32	37	40	43
48 years	45	53	58	63	35	41	45	48	33	38	41	44	31	35	38	41
49 years	43	50	54	58	34	39	42	45	31	36	39	42	29	34	36	39
50 years	40	46	50	54	32	37	39	42	30	34	37	39	28	32	34	36
51 years	37	43	46	49	30	35	37	39	29	32	34	37	27	30	32	34
52 years	35	39	42	45	29	32	34	36	27	30	32	34	25	29	30	32
53 years	32	36	38	41	27	30	32	34	25	28	30	32	24	27	28	30
54 years	30	33	35	37	25	28	29	31	24	26	28	29	23	25	26	27
55 years	27	30	31	33	23	25	27	28	22	24	25	27	21	23	24	25
56 years	24	27	28	29	21	23	24	25	20	22	23	24	19	21	22	23
57 years	22	24	25	26	19	21	22	22	19	20	21	21	18	19	20	21
58 years	19	21	21	22	17	18	19	20	17	18	18	19	16	17	18	18
59 years	17	18	18	19	15	16	16	17	15	15	16	16	14	15	15	16
60 years	14	15	15	15	13	13	14	14	13	13	13	14	12	13	13	13
61 years	11	12	12	12	11	11	11	11	10	11	11	11	10	10	11	11
62 years	9	9	9	9	8	8	8	9	8	8	8	8	8	8	8	8
63 years	6	6	6	6	6	6	6	6	5	6	6	6	5	6	6	6
64 years	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
ANNUAL ALLOWANCE OF $4,000																
18 years	171	274	356	467	94	136	168	210	80	112	136	167	69	94	112	136
19 years	167	265	342	446	93	134	164	205	79	111	134	164	68	93	110	133
20 years	163	257	329	425	92	132	161	199	78	109	131	160	68	92	109	131
21 years	159	248	316	406	91	129	157	194	78	107	129	156	67	91	107	128
22 years	156	240	303	387	90	127	154	188	77	106	126	153	67	90	106	126
23 years	152	232	291	369	88	124	150	183	76	104	124	149	66	88	104	124
24 years	148	224	279	352	87	122	146	177	75	102	121	146	66	87	102	121
25 years	145	216	268	335	86	119	143	172	74	101	119	142	65	86	100	119
26 years	141	208	256	319	85	117	139	167	73	99	116	138	64	85	99	116
27 years	137	200	245	303	84	114	135	162	73	97	114	135	64	83	97	113
28 years	134	193	235	288	82	112	132	157	72	95	111	131	63	82	95	111
29 years	130	185	224	274	81	109	128	151	71	93	108	127	62	81	93	108
30 years	126	178	214	260	79	106	124	146	70	91	106	124	61	79	91	105
31 years	122	171	205	246	78	103	120	141	68	89	103	120	61	78	89	103
32 years	119	164	195	233	77	101	117	136	67	87	100	116	60	76	87	100
33 years	115	157	186	221	75	98	113	131	66	85	98	113	59	75	85	97
34 years	111	151	177	209	73	95	109	126	65	83	95	109	58	73	83	95
35 years	107	144	168	198	72	92	106	122	64	81	92	105	57	72	81	92
36 years	104	138	160	187	70	90	102	117	63	79	89	102	56	70	79	89
37 years	100	131	152	176	68	87	98	112	61	77	86	98	55	68	77	86
38 years	96	125	144	166	67	84	95	108	60	75	84	94	54	67	74	83
39 years	93	119	136	156	65	81	91	103	58	72	81	91	53	65	72	81
40 years	89	113	129	147	63	78	88	98	57	70	78	87	52	63	70	78
41 years	85	108	122	138	61	75	84	94	56	68	75	84	51	61	67	75
42 years	82	102	115	129	59	72	80	90	54	65	72	80	49	59	65	72
43 years	78	97	108	121	58	70	77	85	52	63	69	77	48	57	63	69
44 years	74	91	101	113	56	67	73	81	51	61	66	73	47	55	60	66
45 years	71	86	95	105	54	64	70	77	49	58	64	69	45	53	58	63
46 years	67	81	89	98	51	61	66	72	47	56	61	66	44	51	56	60
47 years	64	76	83	91	49	58	63	68	46	53	58	63	42	49	53	57
48 years	60	71	77	84	47	55	59	64	44	51	55	59	41	47	51	54
49 years	57	66	72	78	45	52	56	60	42	48	52	56	39	45	48	52
50 years	53	62	66	71	43	49	52	56	40	46	49	52	38	43	45	49
51 years	50	57	61	65	41	46	49	52	38	43	46	49	36	40	43	46
52 years	46	53	56	60	38	43	46	49	36	40	43	45	34	38	40	43
53 years	43	48	51	54	36	40	42	45	34	38	40	42	32	36	38	40
54 years	39	44	46	49	33	37	39	41	32	35	37	39	30	33	35	37
55 years	36	40	42	44	31	34	36	37	29	32	34	35	28	31	32	34
56 years	33	36	37	39	28	31	32	34	27	29	31	32	26	28	29	31
57 years	29	32	33	34	26	28	29	30	25	27	28	29	24	26	26	27
58 years	26	28	28	29	23	25	25	26	22	24	24	25	21	23	24	24
59 years	22	24	24	25	20	21	22	23	19	21	21	22	19	20	21	21
60 years	19	20	20	21	17	18	18	19	17	17	18	18	16	17	17	18
61 years	15	16	16	16	14	15	15	15	14	14	15	15	13	14	14	14
62 years	11	12	12	12	11	11	11	11	11	11	11	11	10	11	11	11
63 years	8	8	8	8	7	8	8	8	7	7	8	8	7	7	7	7
64 years	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4

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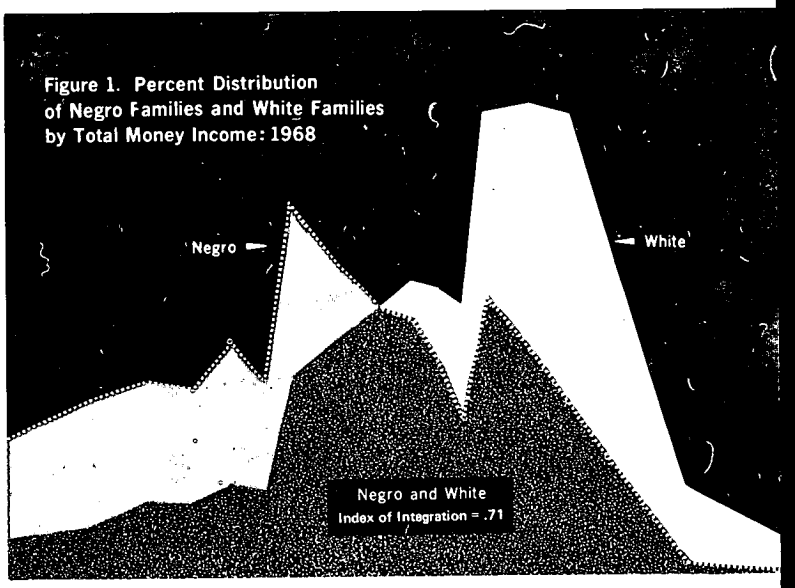

Figure 1. Percent Distribution of Negro Families and White Families by Total Money Income: 1968

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