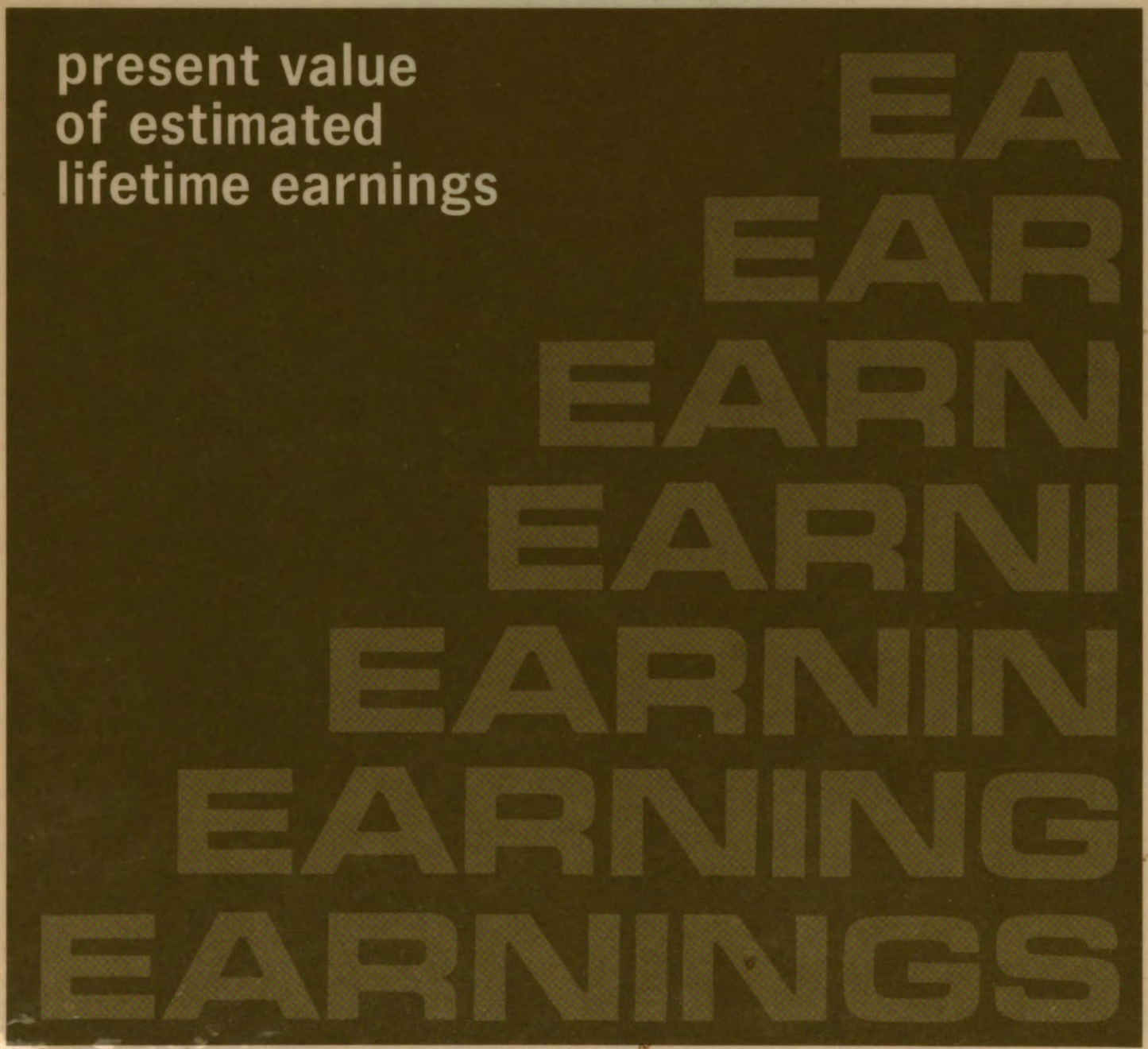
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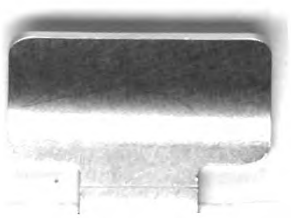
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technical paper

present value of estimated lifetime earnings

16

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Present Value of Estimated Lifetime Earnings

By
Herman P. Miller, Chief, Population Division
and
Richard A. Hornseth, Systems Division

Introduction

The attempt to place a value on human life can be traced back for over a thousand years. According to a recent study, "one of the first evaluations of human life was made in the old Anglo-Saxon law and was variously called the wer, Wergild, wite or bøde. The value set on an individual was used in determining the compensation allowed to his relatives if he was killed by a third party and was based on his station in life. This bøde had to be paid by the person committing the homicide, and if he was unable to pay the amount of the bøde he was sold into slavery or exiled . . . This estimate was based upon the wealth that he had accumulated during his life."[1] Attempts to incorporate this concept into the framework of economic theory can be found in the works of Sir William Petty, Philip Cantillon, and Alfred Marshall. Outstanding recent contributions to this literature include, among others, the work of Louis I. Dublin and Alfred J. Lotka, *The Money Value of a Man* and Burton A. Weisbrod, *The Economics of Public Health.*

Although the present report does not add to the theoretical knowledge in this field, it does attempt to apply the recent theoretical advances to the empirical data collected by the Bureau of the Census and thereby provide a body of new information that should be useful for many practical purposes. Limitations in the underlying statistics and techniques require that the data be used with caution and that they be regarded as very rough approximations of true values.

One of the major statistical needs this report is intended to serve is the growing demand by the legal profession for information that can be used to help ascertain the pecuniary value of impaired earning capacity. Some courts still follow the practice of the New Mexico judge who, in 1962, rejected as hearsay the testimony of an economic statistician regarding the probable loss of earnings caused by the wrongful death of a seventeen year old boy.[2] Increasingly however, economists, statisticians, and similar experts are being used to prepare such information and to testify in court regarding its meaning. A recent ruling by the Supreme Court of Montana may well be indicative of present and future legal thinking on this matter. This case involved a young student nurse who was paralyzed for life just before her graduation. An economist was asked to estimate the present value of her probable lifetime income based upon what her salary would have been upon graduation and related information. The case was appealed to the Supreme Court of Montana which ruled as follows:

> "This court agrees that the testimony of Heliker (the economist) was speculative in nature, but no more so than any other evidence that has for its purpose the proof of future action or events. The issue before the trial judge. . .was to give the jury some basis upon which to reach a conclusion in regard to the possible future earnings of the decedent, or whether to leave the jury unguided and hope that by their common knowledge and sense of justice, they might arrive at a more accurate estimation of damages. It appears to us that in this particular case the element of conjecture is reduced significantly by the admission of expert testimony as to the possible future earnings of the decedent. It also appears that this expert testimony is not only the best evidence, but the only evidence available in this case to prove future earnings."[3]

The figures presented in the tables that follow were derived from published 1960 Census figures for white and nonwhite men classified by age, education, color, and major occupation group. Since the figures are based on a cross-section of the population at a given point in time, they reflect the employment conditions, demand and supply of labor, occupational wage differentials, and other relevant relationships that existed at that time. Since these relationships do change over time, and since men change occupations (although it is assumed here that they remain in the same major occupation group for a lifetime), it is likely that the estimates presented in this report differ from those that would be obtained from life-history data which would trace a man's earnings from the time he starts to work until he retires.

With the advances in computer technology it may in time be possible to compile accurate estimates of the earnings of representative samples of individuals over a lifetime; but, even when such estimates are available, they too will be subject to serious limitations for the purpose at hand and it does not necessarily follow that they will be superior to the cross-section data presented here. For example, assume we had accurate data on the lifetime earnings of professional men who are now retired. Would these figures be more useful than cross-section data to estimate the lifetime earnings of professional men who are just starting their careers? Not necessarily, in view of the fact that the older men, in their prime working years, lived and worked in a society that differed in many important respects from the one that will be facing the younger men. It has been argued by one eminent economist that cross-section data may be more relevant for estimating future lifetime income than life-cycle data because "they are free from the influence of variants such as periods of industrial depression or unusual activity with their changes in opportunities for employment, in wage rates and in the cost of living."[4]

---

[1] Alfred E. Hofflander, "The Human Life Value: An Historical Perspective," The Journal of Risk and Insurance, September 1966, pp. 381-391.

[2] Barnes v. Smith (10th Cir. (N.M.) 1962) 305 F.2d 226 at 232.

[3] Krohner v. Dahl, No. 10880, Mont. Sup. Ct. May 20, 1965. Cited in G. Lawrence Roberts, "What is a Life Worth?," Trial, December/January 1966.

[4] W.S. Woytinsky, "Income Cycle in the Life of Families or Individuals," Social Security Bulletin, June 1943, p.9.

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Method Used to Prepare Estimates

The following formula describes the basic method used to prepare the estimates, showing the present value of the expected earnings from any given age through age 64, which is the usual retirement age for men:

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

V_A - the present value of the total sum of earnings received between a given age A and age 64.

Y_N - the average (mean) annual earnings at age N. These single year of age estimates were obtained by fitting a parabolic function to the age-group data shown in U.S. Census of Population: 1960. *Occupation by Earnings and Education,* Series PC(2)-7B.

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, 1964,* Vol. II, Section 5, Life Tables.

X - Assumed annual increase in earnings due to rising productivity. Four different values are used: 0, 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 earnings, superimposed on the cross-sectional pattern for a given year."[5] 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 earnings to their present values. Four different rates of discount are used: 0, 3 percent, 4 percent, and 5 percent.

More complete definitions of the above terms are provided in Appendix A.

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

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

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

An Illustrative Use of the Data

Assume that a Negro carpenter, Sam Smith, aged 28 is killed in an automobile accident by a drunken driver. Mr. Smith, who is a high school graduate, leaves behind a widow and three small children aged 6, 5, 4. According to the laws of the State in which the accident took place, Mrs. Smith can sue for the present value of her deceased husband's expected lifetime earnings, less the cost of his maintenance.

A first step in preparing such an estimate would be to calculate the amount Mr. Smith might have made between the ages of 28 and 64 without making any allowance for growth in his income or discounting his income to present value. Such figures have not been computed for carpenters; but they are available for nonwhite craftsmen with high school diplomas. Reference to the appropriate table shows that assuming no growth and no rate of discount a nonwhite craftsman who is 28 years old and is a high school graduate might expect to earn $140,000 between the ages of 28 and 64.

A second step in the calculation requires the assumption of a growth rate in Mr. Smith's earnings. Several alternatives are possible here. One might use the long-term annual rate of increase in output per manhour which amounts to about 3 percent per year. An analysis of 1950 and 1960 Census data by age, color, education and region suggests a rate of increase in annual income per worker ranging from about 3-5 percent.[6] It should be stressed that this adjustment makes no allowance for expected increases in wages due to a rising price level. A somewhat higher rate of increase would have to be used to take into account expected gains in income due to productivity and inflation.

The adjustment for productivity is made to allow for the fact that because of improvements in technology and in the quality and skills of the labor force, output per worker and therefore real incomes can be expected to grow in a dynamic society. This growth would probably be reflected in Mr. Smith's income. If it is assumed that output per worker will increase at the rate of 3 percent per year, Mr. Smith could expect to earn $238,000 between the ages of 28 and 64.

The third step requires that Mr. Smith's expected lifetime earnings be discounted to present values. This adjustment is required to allow for the fact that a dollar we expect to receive 30 years from now, is not worth a dollar today. Its value today depends upon the rate at which the future is discounted. Here again alternative assumptions are possible.[7] One reasonable approach is to use the interest rate on long-term government securities, which is about 4 percent. This rate is suggested as reasonable on the assumption that survivors will place their award in an investment which provides minimum risk of financial loss. Long-term United States Government bonds most closely approximate this kind of an investment that is free of risk.[8] Assuming an

[6]Herman P. Miller, "Lifetime Income and Economic Growth," American Economic Review, September 1965.

[7]For a discussion of the factors to be taken in account in the selection of an appropriate discount rate see, John V. Krutilla and Otto Eckstein, Multiple Purpose River Development (Johns Hopkins Press, 1958), Chap. 4;

[8]See Roy L. Lassiter, Jr., "Estimating the Monetary Value of Damages in Negligence Cases Involving Death," University of Florida Law Review, 1962.

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annual increase in productivity of 3 percent per year and a discount rate of 4 percent per year, it can be ascertained from the tables shown that the present value of Mr. Smith's expected earnings between the ages of 28 and 64 is $117,000.

The final step in this calculation requires the estimation of Mr. Smith's probable maintenance costs during his working lifetime. Here again various assumptions and estimation techniques are required. The major sources of information on this subject are the family income and expenditure studies published by the U.S. Bureau of Labor Statistics. Using BLS data for 1960, it can be estimated that it would cost about $1,000 per year to provide food, clothing, personal and medical care, tobacco, and alcoholic beverages for the husband in a five-person family with an annual income of about $6,000 per year. No separate allowance is assumed for shelter and transportation on the assumption that the family would have to continue to pay rent and maintain an automobile. Alternative assumptions are, of course, possible here. If it is assumed that an annual cost of $1,000 is required for Mr. Smith's maintenance, table 2 shows that $26,000 would have to be subtracted from the present value of his expected lifetime earnings in order to allow for the cost of his maintenance.

If the calculations and assumptions used in this illustrative case are accepted, it would be concluded that Mrs. Smith would be entitled to $91,000 as the present value of her husband's expected lifetime earnings, excluding the cost of his own maintenance. It should be stressed that in presenting this illustrative case, neither the authors nor the Bureau of the Census are taking any position on the merits of alternative assumptions regarding productivity or discount rates or maintenance costs. These are clearly subjective matters which must be decided on the basis of judgment and on the circumstances which exist at a given time and place. The same caution also applies to the use of overall averages for a given major occupation group to a particular individual, whose prospects may deviate considerably from the average.

Definitions and Explanations

EXPERIENCED CIVILIAN LABOR FORCE

The experienced civilian labor force consists of employed persons and experienced unemployed persons, as defined below.

Employed.--Employed persons comprise all civilians 14 years old and over who were either (a) "at work"--those who did any work for pay or profit, or worked without pay for 15 hours or more on a family farm or in a family business; or (b) were "with a job but not at work"--those who did not work and were not looking for work but had a job or business from which they were temporarily absent because of bad weather, industrial dispute, vacation, illness, or other personal reasons.

Experienced unemployed.--This category comprises all persons 14 years old and over with previous work experience who are not "at work" but looking for work. A person is considered as looking for work not only if he actually tries to find work but also if he had made such efforts recently (i.e., within the past 60 days) and was awaiting the results of these efforts. Persons waiting to be called back to a job from which they had been laid off or furloughed were also counted as experienced unemployed.

OCCUPATION

The occupation information collected in the 1960 Census was derived from answers to the question, "What kind of work was he doing?" Information on occupation was collected for persons who have worked at some time since 1950. For an employed person, the information referred to the job he held during the reference week. If he was employed at two or more jobs, the job at which he worked the greatest number of hours during the reference week was reported. For an experienced unemployed person the information referred to the last job that he had held since 1950.

Classification system.--The occupational classification system developed for the 1960 Census of Population consists of 494 items, 297 of which are specific occupation categories and the remainder are subgroupings (mainly on the basis of industry) of 13 of the occupation categories. The composition of the 297 specific categories is shown in the publication, U.S. Bureau of the Census, *1960 Census of Population, Classified Index of Occupations and Industries*, U.S. Government Printing Office, Washington, D.C., 1960. Occupation data are presented in this report for ten major occupation groups. A listing of selected occupations within each group is given below:

1. PROFESSIONAL, TECHNICAL, AND KINDRED WORKERS
   - Accountants and auditors
   - Artists and art teachers
   - Clergymen
   - College presidents and deans
   - College professors and instructors
   - Dentists
   - Designers and draftsmen
   - Editors and reporters
   - Engineers, technical: Includes chemical, industrial, metallurgical and metallurgists, and mining, not shown separately.
     - Aeronautical
     - Civil
     - Electrical
     - Mechanical
     - Sales
   - Lawyers and judges
   - Musicians and music teachers
   - Natural scientists: Includes miscellaneous natural scientists, not shown separately.
     - Agricultural scientists
     - Biological scientists
     - Chemists
     - Geologists and geophysicists
     - Mathematicians
     - Physicists
   - Physicians and surgeons
   - Social scientists: Includes miscellaneous social scientists, not shown separately.
     - Economists
     - Psychologists
     - Statisticians and actuaries
   - Teachers: Includes teachers (n.e.c.), not shown separately.
     - Elementary schools
     - Secondary schools

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Technicians: Includes technicians (n.e.c.), not shown separately.
- Medical and dental
- Electrical and electronic
- Other engineering and physical sciences

All other professional, technical, and kindred workers: Includes actors; airplane pilots and navigators; architects; athletes; authors; chiropractors; dancers and dancing teachers; dietitians and nutritionists; entertainers; farm and home management advisors; foresters and conservationists; funeral directors and embalmers; librarians; nurses (professional and students); optometrists; osteopaths; personnel and labor relations workers; pharmacists; photographers; public relations men and publicity writers; radio operators; recreation and group workers; religious workers; social and welfare workers, except group; sports instructors and officials; surveyors; therapists and healers; and veterinarians.

2. FARMERS AND FARM MANAGERS

Includes owner operators, tenant farmers, and share croppers.

3. MANAGERS, OFFICIALS, AND PROPRIETORS, EXCEPT FARM
- Buyers and department heads, store
- Inspectors, public administration
- Officials and administrators (n.e.c.), public administration

Other specified managers, officials, and proprietors, except farm: Includes buyers and shippers (farm products); railroad conductors; credit men; store floormen and floor managers; building managers and superintendents; ship officers, pilots, pursers, and engineers; lodge, society, and union officials; postmasters; and purchasing agents and buyers.

Managers, officials, and proprietors (n.e.c.)

4. CLERICAL AND KINDRED WORKERS
- Bank tellers
- Bookkeepers
- Mail carriers
- Office machine operators
- Postal clerks
- Shipping and receiving clerks

All other clerical and kindred workers: Includes agents; library attendants and assistants; physician's and dentist's office attendants; baggagemen; cashiers; collectors; dispatchers and starters of vehicles; express messengers and railway mail clerks; file clerks; insurance adjusters, examiners, and investigators; messengers and office boys; payroll and timekeeping clerks; receptionists; secretaries; stenographers; stock clerks and storekeepers; telegraph messengers; telegraph operators; telephone operators; ticket, station, and express agents; and typists.

5. SALES WORKERS
- Insurance agents, brokers, and underwriters
- Real estate agents and brokers

Other specified sales workers: Includes advertising agents and salesmen; auctioneers; demonstrators; hucksters and peddlers; newsboys; and stock and bond salesmen.

Salesmen and sales clerks (n.e.c.)

6. CRAFTSMEN, FOREMEN, AND KINDRED WORKERS
- Brickmasons, stonemasons, and tile setters
- Carpenters
- Cement and concrete finishers
- Compositors and typesetters
- Electricians
- Foremen (n.e.c.)
- Linemen and servicemen, telegraph, telephone, and power
- Locomotive engineers
- Machinists

Mechanics and repairmen: Includes repairers of air conditioning, heating, and refrigeration equipment; office machines; and railroad and railroad car shops; not shown separately.
- Airplane
- Automobile
- Radio and television

- Painters, construction and maintenance
- Plasterers
- Plumbers and pipe fitters
- Toolmakers, and die makers and setters

Other construction craftsmen: Includes excavating, grading, and road machinery operators; paperhangers; roofers and slaters; and structural metal workers.

Other metal craftsmen: Includes blacksmiths; boilermakers; forgemen and hammermen; heat treaters, annealers, and temperers; job setters; millwrights; molders; pattern and model makers (except paper); rollers and roll hands; and tinsmiths, coppersmiths, and sheet metal workers.

Other printing craftsmen: Includes bookbinders; electrotypers and stereotypers; engravers; photoengravers; lithographers; and pressmen and plate printers.

All other craftsmen, foremen, and kindred workers: Includes bakers; cabinetmakers; cranemen, derrickmen, and hoistmen; decorators and window dressers; furriers; glaziers; inspectors; jewelers, watchmakers, goldsmiths, and silversmiths; locomotive firemen; loom fixers; millers; motion picture projectionists; opticians, and lens grinders and polishers; piano and organ tuners and repairmen; shoemakers and repairers (except in factories); stationary engineers; stone cutters and stone carvers; tailors; upholsterers; and former members of the Armed Forces.

7. OPERATIVES AND KINDRED WORKERS
- Bus drivers
- Mine operatives and laborers (n.e.c.)
- Truck and tractor drivers

Other specified operatives and kindred workers: Includes apprentices; asbestos and insulation workers; assemblers; auto service and parking attendants; blasters and powdermen; boatmen, canalmen, and lock keepers; railroad brakemen; surveying chainmen, rodmen, and axmen; checkers, examiners, and inspectors in manufacturing; bus and street railway conductors; deliverymen and routemen; dressmakers and seamstresses (except in factories); dyers; metal filers, grinders, and polishers; fruit, nut, and vegetable graders and packers (except in factories); furnacemen,

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smeltermen, and pourers; graders and sorters in manufacturing; metal heaters; textile knitters, loopers, and toppers; laundry and dry cleaning operatives; meat cutters (except slaughter and packing houses); milliners; motormen; oilers and greasers (except auto); packers and wrappers; painters (except construction and maintenance); photographic process workers; power station operators; sailors and deck hands; sawyers; sewers and stitchers in manufacturing; textile spinners; stationary firemen; railroad switchmen; taxicab drivers and chauffeurs; textile weavers; and welders and flame cutters.

Operatives and kindred workers (n.e.c.)

8. SERVICE WORKERS, INCLUDING PRIVATE HOUSEHOLD

Barbers

Protective service workers: Includes guards, watchmen, and doorkeepers; marshals and constables; sheriffs and bailiffs; and bridge tenders; not shown separately.

Firemen, fire protection

Policemen and detectives

All other service workers, including private household: Includes baby sitters; housekeepers; laundresses in private households; attendants; bartenders; boarding and lodging housekeepers; bootblacks; chambermaids and maids; charwomen and cleaners; cooks; counter and fountain workers; elevator operators; hairdressers and cosmetologists; stewards; janitors and sextons; kitchen workers; midwives; porters; practical nurses; ushers; and waiters.

9. FARM LABORERS AND FOREMEN

Farm laborers, wage workers

All other farm laborers and foremen: Includes farm foremen; unpaid family farm laborers; and self-employed farm service laborers.

10. LABORERS, EXCEPT FARM AND MINE

Includes carpenters' helpers; fishermen and oystermen; garage laborers; car washers and greasers; gardeners; longshoremen and stevedores; lumbermen, raftsmen, and wood choppers; teamsters; truck drivers' helpers; and warehousemen.

EARNINGS IN 1959

The data on earnings were obtained by summing the amounts reported separately from answers to the following questions: (1) "How much did this person earn in 1959 in wages, salary, commissions, or tips from all jobs?" and (2) "How much did he earn in 1959 in profits or fees from working in his own business, professional practice, partnership, or farm?"

Information on earnings for the calendar year 1959 was requested from persons 14 years old and over who worked at any time in 1959. The figures represent the amount of income received before deductions for personal income taxes, Social Security, bond purchases, union dues, etc. Information on money income received from other sources, such as net income (or loss) from rents or receipts from roomers or boarders, royalties, interest, dividends, etc., was also collected in the 1960 Census but not included in the statistics shown in this report.

Receipts from the following sources were not considered as income: Money received from the sale of property, unless the recipient was engaged in the business of selling such property; the value of income "in kind," such as free living quarters or food produced and consumed in the home; withdrawals of bank deposits; money borrowed; tax refunds; gifts and lump-sum inheritances or insurance benefits.

Wage or salary income.--This is defined as total money earnings received for work performed as an employee. It includes wages, salary, pay from Armed Forces, commissions, tips, piece-rate payments, and cash bonuses earned.

Self-employment income.--This is defined as net money income (gross receipts minus operating expenses) from a business, farm, or professional enterprise in which the person was engaged on his own account. Gross receipts include the value of all goods sold and services rendered. Expenses include the costs of goods purchased, rent, heat, light, power, depreciation charges, wages and salaries paid, business taxes, etc.

Mean Earnings

The mean earnings is the amount obtained by dividing the aggregate earnings of a group by the number of earnings recipients in that group. In the derivation of aggregate amounts, the number of males in each earnings interval was multiplied by an estimated mean earnings. For earnings intervals below $7,000, the midpoint of each class interval was used; $8,200 was used for the interval $7,000 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.

Limitations of the Data

The schedule entries for earnings are frequently based not on records but on memory, and this factor probably produces underestimates, because the tendency is to forget minor or irregular sources of income. Other errors of reporting are due to misunderstanding of the income questions or to misrepresentation.

A possible source of understatement in the earnings figures was the failure, on occasion, to obtain from the respondent a report on both wage or salary income and self-employment income. For these cases of nonresponse, the assumption was made in the editing process that no income from self-employment was received by a person who reported the receipt of wage or salary income but failed to report on the receipt of self-employment income. Conversely, it was assumed that no wage or salary income was received by a person who reported the receipt of self-employment income but failed to report on the receipt of wage or salary income. Where no earnings information was reported for a person 14 years old and over who worked in 1959, a more elaborate editing procedure was used. The general nature of this procedure is described below in the section on "Collection and processing of data."

The earnings data in this report cover money earnings only. The fact that many farm workers receive part of their income in the form of rent-free housing and of goods produced and consumed on the farm rather than in money should be taken into consideration in comparing the figures for farm and nonfarm occupations.

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AGE

The age classification is based on the age of the person in completed years as of April 1, 1960, as determined from the reply to a question on month and year of birth.

COLOR

The term "color" refers to the division of population into two groups, white and nonwhite. The color group designated as "nonwhite" includes Negroes, American Indians, Japanese, Chinese, Filipinos, Koreans, Hawaiians, Asian Indians, Malayans, Eskimos, Aleuts, etc. Persons of Mexican birth or ancestry who are not definitely of Indian or other nonwhite race are classified as white.

YEARS OF SCHOOL COMPLETED

The data on years of school completed were derived from the answers to the two questions: (1) "What is the highest grade (or year) of regular school he has ever attended?" and (2) "Did he finish this grade (or year)?" Enumerators were instructed to obtain the approximate equivalent grade in the American school system for persons whose highest grade of attendance was in a foreign school system, whose highest level of attendance was in an ungraded school, whose highest level of schooling was measured by "readers," or whose training by a tutor was regarded as qualifying under the "regular" school definition. Persons were to answer "No" to the second question if they were attending school, had completed only part of a grade before they dropped out, or failed to pass the last grade attended.

The number in each category of highest grade of school completed represents the combination of (a) persons who reported that they had attended the indicated grade and finished it, and (b) those who had attended the next higher grade but had not finished it.

The questions on educational attainment applied only to progress in "regular" schools. Regular schooling is that which may advance a person toward an elementary school certificate or high school diploma, or a college, university, or professional degree. Schooling that was not obtained in a regular school and schooling from a tutor or through correspondence courses were counted only if the credits obtained were regarded as transferable to a school in the regular school system. Schooling which is generally regarded as not regular includes that which is given in nursery schools; in specialized vocational, trade, or business schools; in on-the-job training; and through correspondence courses.

Elementary school, as defined here, includes grades 1 to 8, and high school includes grades 9 to 12. College includes junior or community colleges, regular 4-year colleges, and graduate or professional schools.

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Table 1. Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase

TOTAL EXPERIENCED CIVILIAN LABOR FORCE--ALL EDUCATION LEVELS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 524	229	381	501	665	117	179	225	287	96	144	178	224	81	117	143	178
20 YEARS	2 348	225	364	476	613	120	179	222	279	101	146	178	221	85	120	146	178
22 YEARS	3 093	221	345	439	563	123	178	217	269	104	147	177	216	89	123	146	177
24 YEARS	3 760	215	327	409	516	124	175	211	258	105	146	175	210	91	124	146	174
26 YEARS	4 348	207	307	379	471	123	171	204	246	106	144	171	203	92	123	144	170
28 YEARS	4 857	199	287	349	428	122	166	196	233	106	141	165	195	93	122	141	165
30 YEARS	5 287	189	267	320	387	119	160	186	219	105	137	159	186	92	119	137	158
32 YEARS	5 620	179	247	293	349	116	152	176	205	102	132	152	176	91	116	132	151
34 YEARS	5 867	168	227	266	313	112	145	166	191	99	127	144	165	89	112	126	144
36 YEARS	6 046	157	207	240	279	107	136	155	177	96	120	136	154	86	107	120	135
38 YEARS	6 178	146	188	216	248	102	128	144	162	92	114	127	143	83	102	113	127
40 YEARS	6 281	134	170	193	219	96	119	132	148	87	106	118	132	79	96	106	118
42 YEARS	6 331	123	152	171	192	90	109	121	134	82	99	109	120	75	90	98	108
44 YEARS	6 328	111	136	150	167	84	100	110	120	77	91	99	109	71	83	91	99
46 YEARS	6 290	100	119	131	144	77	90	98	107	71	83	90	98	66	77	83	90
48 YEARS	6 235	89	104	113	123	70	81	87	94	65	75	81	87	61	70	75	80
50 YEARS	6 180	78	90	96	104	63	72	77	82	59	67	71	76	55	63	67	71
52 YEARS	6 116	67	76	81	86	56	62	66	70	52	59	62	66	50	55	58	62
54 YEARS	6 036	57	63	66	70	48	53	56	59	46	50	53	56	43	48	50	53
56 YEARS	5 941	46	50	53	55	40	44	46	48	39	42	44	45	37	40	42	43
58 YEARS	5 830	36	38	40	41	32	34	35	37	31	33	34	35	30	32	33	34
60 YEARS	5 703	26	27	28	28	24	25	25	26	23	24	25	25	22	24	24	25
62 YEARS	5 561	16	16	16	17	15	15	15	16	14	15	15	15	14	15	15	15
64 YEARS	5 403	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
WHITE																	
18 YEARS	1 570	240	402	528	702	123	188	237	302	101	151	187	236	85	123	151	187
20 YEARS	2 434	237	383	496	647	126	188	234	293	106	153	188	233	89	127	153	187
22 YEARS	3 215	232	364	463	595	129	187	229	283	109	154	186	228	93	129	154	186
24 YEARS	3 914	226	344	431	545	130	184	223	272	111	154	184	222	96	130	153	183
26 YEARS	4 530	219	324	399	497	130	180	215	259	112	152	179	214	97	129	152	179
28 YEARS	5 065	209	303	368	452	128	174	206	246	111	149	174	205	97	128	148	173
30 YEARS	5 516	199	281	338	409	126	168	196	231	110	144	167	195	97	125	144	167
32 YEARS	5 866	188	260	308	368	122	160	186	216	108	139	160	185	95	122	139	159
34 YEARS	6 125	177	239	280	330	118	152	175	201	104	133	152	174	93	117	133	151
36 YEARS	6 314	165	219	253	294	113	143	163	186	101	127	143	162	91	112	126	142
38 YEARS	6 454	153	199	227	261	107	134	151	171	96	119	134	150	87	107	119	133
40 YEARS	6 564	141	179	203	230	101	125	139	156	92	112	124	139	83	101	112	124
42 YEARS	6 620	129	160	180	202	95	115	127	141	86	104	115	127	79	94	104	114
44 YEARS	6 621	117	143	158	176	88	105	115	127	81	96	105	115	74	88	95	104
46 YEARS	6 585	105	126	138	151	81	95	103	113	75	87	95	103	69	80	87	94
48 YEARS	6 530	93	109	119	129	74	85	92	99	68	79	85	91	64	73	79	84
50 YEARS	6 472	82	94	101	109	66	75	81	86	62	70	75	80	58	66	70	75
52 YEARS	6 404	70	80	85	90	58	66	69	74	55	62	65	69	52	58	61	65
54 YEARS	6 319	59	66	69	73	50	56	59	62	48	53	55	58	46	50	53	55
56 YEARS	6 216	48	53	55	58	42	46	48	50	40	44	46	48	39	42	44	45
58 YEARS	6 095	38	40	42	43	34	36	37	38	32	35	36	37	31	33	34	36
60 YEARS	5 956	27	28	29	30	25	26	27	27	24	25	26	26	23	25	25	26
62 YEARS	5 800	16	17	17	17	15	16	16	16	15	16	16	16	15	15	15	16
64 YEARS	5 626	5	6	6	6	5	5	5	5	5	5	5	5	5	5	5	5
NONWHITE																	
18 YEARS	1 208	121	196	253	331	65	97	120	150	55	79	96	119	46	65	79	96
20 YEARS	1 674	119	186	237	305	67	96	117	145	56	79	96	117	48	67	79	95
22 YEARS	2 088	116	176	221	279	67	95	114	139	57	79	94	114	50	67	79	94
24 YEARS	2 452	112	166	205	255	67	92	110	133	58	78	92	110	51	67	78	92
26 YEARS	2 765	107	155	189	233	66	90	106	126	58	77	89	105	51	66	76	89
28 YEARS	3 027	102	144	174	211	65	86	101	119	57	74	86	100	50	65	74	86
30 YEARS	3 237	97	134	159	190	63	82	95	111	56	72	82	95	49	63	71	82
32 YEARS	3 383	91	123	145	171	61	78	90	103	54	68	78	89	48	60	68	78
34 YEARS	3 473	85	113	131	153	58	73	84	96	52	65	73	83	46	58	65	73
36 YEARS	3 520	79	102	118	136	55	69	78	88	49	61	68	77	45	55	61	68
38 YEARS	3 539	73	93	105	121	52	64	71	80	47	57	64	71	42	51	57	63
40 YEARS	3 541	66	83	94	106	48	59	65	73	44	53	59	65	40	48	53	58
42 YEARS	3 506	60	74	83	93	45	54	59	66	41	49	54	59	38	45	49	54
44 YEARS	3 436	54	66	73	81	41	49	54	59	38	45	49	53	35	41	45	49
46 YEARS	3 349	49	58	64	70	38	44	48	52	35	41	44	48	32	38	41	44
48 YEARS	3 262	43	51	55	60	34	40	43	46	32	37	39	42	30	34	37	39
50 YEARS	3 193	38	44	47	50	31	35	37	40	29	33	35	37	27	31	33	35
52 YEARS	3 133	33	37	39	42	27	31	32	34	26	29	30	32	24	27	29	30
54 YEARS	3 076	28	31	33	34	24	26	27	29	23	25	26	27	21	24	25	26
56 YEARS	3 020	23	25	26	27	20	22	23	24	19	21	22	23	18	20	21	22
58 YEARS	2 967	18	19	20	21	16	17	18	18	16	17	17	18	15	16	17	17
60 YEARS	2 916	13	14	14	14	12	13	13	13	12	12	13	13	11	12	12	12
62 YEARS	2 867	8	8	8	9	8	8	8	8	7	8	8	8	7	8	8	8
64 YEARS	2 820	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

TOTAL EXPERIENCED CIVILIAN LABOR FORCE--ELEMENTARY: 8 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 573	184	308	405	538	94	144	181	231	78	116	144	181	66	95	116	143
20 YEARS	2 183	181	293	379	496	97	144	178	224	81	117	143	177	69	97	117	143
22 YEARS	2 729	177	278	354	455	98	142	174	216	83	117	142	173	71	98	117	141
24 YEARS	3 210	171	262	329	417	98	140	169	206	84	116	139	168	72	98	116	139
26 YEARS	3 626	165	246	304	380	98	136	163	197	84	115	136	162	73	98	114	135
28 YEARS	3 976	158	230	281	345	96	132	156	186	83	112	131	155	73	96	112	131
30 YEARS	4 260	150	214	257	312	94	126	148	175	82	108	126	147	72	94	108	126
32 YEARS	4 453	142	197	235	281	91	121	140	164	80	104	120	139	71	91	104	120
34 YEARS	4 567	134	182	214	253	88	115	132	152	78	100	114	131	70	88	100	114
36 YEARS	4 634	125	166	193	226	85	108	123	141	75	95	108	123	68	84	95	107
38 YEARS	4 685	117	152	174	201	81	102	115	130	72	90	101	114	65	81	90	101
40 YEARS	4 747	108	138	156	178	77	95	106	119	69	85	95	106	63	76	85	94
42 YEARS	4 804	99	124	139	157	72	88	98	109	66	79	88	97	60	72	79	87
44 YEARS	4 845	90	111	123	137	68	81	89	98	62	74	81	89	57	67	73	80
46 YEARS	4 874	82	98	108	119	63	74	81	88	58	68	74	80	53	62	68	73
48 YEARS	4 894	73	86	94	102	57	67	72	78	53	62	66	72	50	57	61	66
50 YEARS	4 906	65	75	80	87	52	59	64	68	49	55	59	63	46	52	55	59
52 YEARS	4 910	56	64	68	72	46	52	55	59	44	49	52	55	41	46	49	52
54 YEARS	4 904	48	53	56	59	40	45	47	50	38	42	45	47	37	40	42	44
56 YEARS	4 889	39	43	45	47	34	37	39	40	33	36	37	39	31	34	35	37
58 YEARS	4 864	31	33	34	35	28	29	30	31	27	28	29	30	26	27	28	29
60 YEARS	4 830	22	23	24	25	20	21	22	23	20	21	21	22	19	20	21	21
62 YEARS	4 786	14	14	14	14	13	13	13	14	13	13	13	13	12	13	13	13
64 YEARS	4 733	5	5	5	5	5	5	5	5	4	5	5	5	4	4	4	5
WHITE																	
18 YEARS	1 671	191	318	418	556	98	149	188	239	81	120	149	187	68	98	120	148
20 YEARS	2 300	187	303	392	512	100	149	184	232	84	121	148	184	71	100	121	148
22 YEARS	2 860	183	287	365	470	101	147	180	223	86	121	147	179	74	101	121	146
24 YEARS	3 353	177	271	339	430	102	144	174	213	87	120	144	174	75	102	120	143
26 YEARS	3 778	170	254	314	392	101	140	168	203	87	118	140	167	76	101	118	140
28 YEARS	4 134	163	237	289	356	99	136	161	192	86	115	135	160	75	99	115	135
30 YEARS	4 421	155	220	265	322	97	130	153	180	85	112	130	152	75	97	112	129
32 YEARS	4 611	146	203	242	290	94	124	144	169	83	108	124	144	73	94	107	123
34 YEARS	4 720	138	187	220	260	91	118	136	157	80	103	117	135	72	90	103	117
36 YEARS	4 779	129	171	199	232	87	111	127	145	77	98	111	126	69	87	98	110
38 YEARS	4 821	120	156	179	206	83	104	118	134	74	93	104	117	67	83	92	104
40 YEARS	4 876	111	141	160	183	79	97	109	122	71	87	97	108	64	78	87	97
42 YEARS	4 926	102	127	143	161	74	90	100	111	67	81	90	100	61	74	81	90
44 YEARS	4 961	93	113	126	140	69	83	91	101	63	75	83	91	58	69	75	82
46 YEARS	4 982	84	100	110	122	64	76	82	90	59	69	75	82	55	64	69	75
48 YEARS	4 995	75	88	96	104	59	68	74	80	54	63	68	73	51	58	63	68
50 YEARS	5 000	66	76	82	88	53	61	65	70	50	57	60	65	47	53	56	60
52 YEARS	4 998	57	65	69	74	47	53	56	60	45	50	53	56	42	47	50	53
54 YEARS	4 987	49	54	57	60	41	46	48	50	39	43	45	48	37	41	43	45
56 YEARS	4 966	40	44	46	48	35	38	39	41	33	36	38	39	32	35	36	37
58 YEARS	4 936	31	34	35	36	28	30	31	32	27	29	30	31	26	28	29	30
60 YEARS	4 897	23	24	24	25	21	22	22	23	20	21	22	22	20	21	21	22
62 YEARS	4 848	14	14	14	15	13	13	14	14	13	13	13	14	13	13	13	13
64 YEARS	4 791	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5
NONWHITE																	
18 YEARS	1 119	123	201	263	346	64	97	121	153	53	78	96	120	45	64	78	96
20 YEARS	1 547	120	192	246	319	66	96	119	148	55	79	96	118	47	66	79	96
22 YEARS	1 932	118	182	230	293	67	95	116	142	57	79	95	115	49	67	79	95
24 YEARS	2 274	114	172	214	269	67	94	112	136	57	79	93	112	50	67	78	93
26 YEARS	2 573	110	161	198	245	66	91	108	130	57	77	91	108	50	66	77	91
28 YEARS	2 829	105	151	183	223	65	88	104	123	57	75	88	103	50	65	75	88
30 YEARS	3 042	100	140	168	202	64	85	99	116	56	73	84	98	50	64	73	84
32 YEARS	3 206	95	130	153	182	62	81	93	108	55	70	81	93	49	62	70	80
34 YEARS	3 310	89	119	139	164	60	77	88	101	53	67	76	87	48	60	67	76
36 YEARS	3 385	83	109	126	147	57	72	82	93	51	64	72	82	46	57	64	72
38 YEARS	3 439	77	100	114	131	54	68	76	86	49	60	68	76	44	54	60	67
40 YEARS	3 484	71	90	102	116	51	63	70	79	47	57	63	70	42	51	57	63
42 YEARS	3 507	66	81	91	102	48	58	65	72	44	53	58	64	40	48	53	58
44 YEARS	3 506	60	73	80	89	45	54	59	65	41	49	53	59	38	45	49	53
46 YEARS	3 491	54	64	71	77	42	49	53	58	38	45	49	53	36	41	45	48
48 YEARS	3 470	48	56	61	67	38	44	47	51	35	41	44	47	33	38	41	44
50 YEARS	3 453	43	49	53	57	34	39	42	45	32	37	39	42	30	34	36	39
52 YEARS	3 434	37	42	44	47	31	34	36	39	29	32	34	36	27	31	32	34
54 YEARS	3 411	32	35	37	39	27	30	31	33	25	28	29	31	24	27	28	29
56 YEARS	3 383	26	28	30	31	23	25	26	27	22	24	25	26	21	23	23	24
58 YEARS	3 351	21	22	23	23	18	20	20	21	18	19	20	20	17	18	19	19
60 YEARS	3 314	15	16	16	16	14	14	15	15	13	14	14	15	13	14	14	14
62 YEARS	3 272	9	9	10	10	9	9	9	9	8	9	9	9	8	9	9	9
64 YEARS	3 226	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

TOTAL EXPERIENCED LABOR FORCE--HIGH SCHOOL: 4 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 898	247	417	551	736	125	192	243	312	103	154	192	242	86	125	154	191
20 YEARS	2 675	243	397	516	678	128	192	240	302	107	156	192	238	90	128	156	191
22 YEARS	3 378	238	377	489	623	130	191	235	292	110	157	190	233	94	130	156	190
24 YEARS	4 008	231	357	449	571	131	188	228	280	112	156	187	227	96	131	156	187
26 YEARS	4 564	224	336	417	522	131	184	220	267	112	154	183	219	97	131	154	182
28 YEARS	5 047	215	314	385	475	130	178	212	253	112	151	178	211	98	130	151	177
30 YEARS	5 455	205	293	354	430	127	172	202	239	111	147	171	201	97	127	147	171
32 YEARS	5 766	195	271	324	388	124	165	192	225	109	142	164	191	96	124	142	164
34 YEARS	5 994	184	250	295	349	120	157	181	210	106	137	156	180	95	120	136	156
36 YEARS	6 163	172	230	267	313	116	149	170	195	103	131	148	169	92	116	130	148
38 YEARS	6 300	161	210	241	279	111	140	158	180	99	124	140	158	90	111	124	139
40 YEARS	6 429	149	191	217	247	106	131	147	165	95	117	131	146	86	105	117	130
42 YEARS	6 527	137	172	193	218	100	122	135	151	91	110	121	135	83	99	109	121
44 YEARS	6 589	126	154	171	191	93	112	124	136	85	102	112	123	78	93	102	111
46 YEARS	6 629	114	137	150	166	87	103	112	122	80	94	102	112	74	86	94	102
48 YEARS	6 662	102	120	131	143	80	93	101	109	74	86	93	100	69	80	86	92
50 YEARS	6 701	90	105	113	121	73	83	89	96	68	77	83	89	64	72	77	82
52 YEARS	6 739	79	89	95	102	65	73	78	83	61	69	73	77	58	65	68	73
54 YEARS	6 770	67	75	79	83	57	63	66	70	54	60	63	66	51	57	59	63
56 YEARS	6 795	56	61	64	66	48	53	55	57	46	50	52	55	44	48	50	52
58 YEARS	6 814	44	47	49	50	39	42	43	45	38	40	42	43	36	39	40	41
60 YEARS	6 826	32	34	34	35	29	31	31	32	28	30	31	31	28	29	30	30
62 YEARS	6 832	20	20	20	21	18	19	19	20	18	19	19	19	18	18	19	19
64 YEARS	6 831	7	7	7	7	7	7	7	7	6	7	7	7	6	6	6	7
WHITE																	
18 YEARS	1 937	254	428	566	757	128	197	250	320	105	158	197	249	88	128	158	196
20 YEARS	2 734	250	408	531	697	131	197	246	310	109	160	197	245	92	132	160	196
22 YEARS	3 456	244	387	496	641	134	196	241	299	112	160	195	239	96	134	160	194
24 YEARS	4 100	237	366	462	587	134	193	234	287	114	160	192	233	98	134	160	191
26 YEARS	4 669	229	344	428	536	134	188	226	274	115	158	188	225	100	134	158	187
28 YEARS	5 161	220	322	395	488	133	183	217	260	115	155	182	216	100	133	155	181
30 YEARS	5 575	210	300	363	442	130	176	207	245	113	151	176	206	100	130	150	175
32 YEARS	5 888	199	278	332	399	127	169	196	230	111	146	168	195	99	127	145	168
34 YEARS	6 113	188	257	303	358	123	161	185	215	109	140	160	184	97	123	140	160
36 YEARS	6 278	176	236	274	321	119	152	174	199	105	134	152	173	94	118	133	151
38 YEARS	6 411	165	215	247	286	113	143	162	184	102	127	143	161	91	113	127	142
40 YEARS	6 538	153	195	222	253	108	134	150	169	97	120	134	150	88	108	119	133
42 YEARS	6 633	140	176	198	223	102	125	138	154	92	112	124	138	84	101	112	124
44 YEARS	6 693	128	158	175	195	95	115	126	140	87	104	114	126	80	95	104	114
46 YEARS	6 732	116	140	154	170	89	105	115	125	82	96	105	114	75	88	96	104
48 YEARS	6 764	104	123	134	146	82	95	103	111	76	88	95	102	70	81	87	94
50 YEARS	6 803	92	107	115	124	74	85	91	98	69	79	85	91	65	74	79	84
52 YEARS	6 842	81	91	97	104	66	75	79	84	63	70	74	79	59	66	70	74
54 YEARS	6 876	69	77	81	85	58	64	68	71	55	61	64	67	52	58	61	64
56 YEARS	6 904	57	62	65	68	49	54	56	58	47	51	53	56	45	49	51	53
58 YEARS	6 926	45	48	50	51	40	43	44	46	39	41	43	44	37	40	41	42
60 YEARS	6 943	33	34	35	36	30	31	32	33	29	30	31	32	28	30	30	31
62 YEARS	6 955	20	21	21	21	19	19	20	20	18	19	19	20	18	19	19	19
64 YEARS	6 960	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
NONWHITE																	
18 YEARS	1 474	150	245	319	419	79	119	148	187	66	96	118	147	56	80	96	118
20 YEARS	1 981	147	233	298	386	81	118	145	180	68	97	118	144	58	81	97	118
22 YEARS	2 438	144	221	278	354	82	117	142	173	70	97	116	141	60	82	97	116
24 YEARS	2 846	139	208	259	324	82	114	137	166	71	96	114	137	61	82	96	114
26 YEARS	3 206	134	196	240	296	81	111	132	158	71	95	111	131	62	81	95	111
28 YEARS	3 516	128	183	221	269	80	108	126	149	70	92	107	126	62	80	92	107
30 YEARS	3 777	122	170	203	243	78	103	120	140	69	89	103	119	61	78	89	103
32 YEARS	3 980	115	157	185	219	76	98	113	131	67	86	98	113	60	76	86	98
34 YEARS	4 130	108	144	168	197	73	93	106	122	65	82	93	106	58	73	82	93
36 YEARS	4 237	101	132	152	176	70	88	99	113	62	78	87	99	56	69	78	87
38 YEARS	4 310	93	120	136	156	66	82	92	103	60	73	82	91	54	66	73	81
40 YEARS	4 358	86	108	122	138	62	76	85	94	56	68	76	84	51	62	68	75
42 YEARS	4 360	78	97	108	121	58	70	77	85	53	63	70	77	49	58	63	69
44 YEARS	4 322	71	86	95	106	54	64	70	77	49	58	64	70	46	54	58	63
46 YEARS	4 262	64	76	83	92	49	58	63	69	46	53	58	63	42	49	53	58
48 YEARS	4 197	57	67	72	78	45	52	56	60	42	48	52	56	39	45	48	52
50 YEARS	4 145	50	58	62	66	41	46	49	53	38	43	46	49	36	40	43	46
52 YEARS	4 096	43	49	52	56	36	40	43	45	34	38	40	43	32	36	38	40
54 YEARS	4 045	37	41	43	45	31	35	36	38	30	33	34	36	28	31	33	34
56 YEARS	3 990	30	33	35	36	27	29	30	31	25	28	29	30	24	26	27	29
58 YEARS	3 933	24	26	26	27	21	23	24	24	21	22	23	23	20	21	22	23
60 YEARS	3 872	17	18	19	19	16	17	17	18	16	16	17	17	15	16	16	17
62 YEARS	3 808	11	11	11	11	10	10	10	11	10	10	10	10	10	10	10	10
64 YEARS	3 741	4	4	4	4	4	4	4	4	4	4	4	4	3	4	4	4

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

TOTAL EXPERIENCED CIVILIAN LABOR FORCE--COLLEGE: 4 YEARS OR MORE

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	2 236	418	729	977	1 321	199	319	412	536	160	250	318	410	131	199	250	318
20 YEARS	3 107	414	697	918	1 220	206	321	408	522	168	256	320	406	139	207	255	319
22 YEARS	3 964	408	666	862	1 125	212	322	402	507	175	260	321	400	147	213	259	320
24 YEARS	4 867	401	634	807	1 036	217	320	395	491	182	262	319	393	154	217	262	319
26 YEARS	5 636	392	601	753	951	220	317	386	473	186	263	316	384	159	220	263	316
28 YEARS	6 451	381	568	701	870	222	313	375	454	190	262	312	373	164	222	262	311
30 YEARS	7 253	368	534	649	794	223	306	363	433	192	260	305	361	167	223	259	304
32 YEARS	8 062	355	500	599	722	222	298	349	412	193	256	297	348	169	221	255	296
34 YEARS	8 867	339	466	551	654	219	289	334	389	192	250	288	332	170	218	250	287
36 YEARS	9 644	322	432	504	590	215	277	317	365	190	243	276	316	170	214	242	275
38 YEARS	10 368	304	398	458	529	209	264	299	341	186	234	263	298	167	208	233	262
40 YEARS	11 019	284	364	414	472	201	250	280	315	181	223	249	279	164	200	223	248
42 YEARS	11 633	264	330	371	418	192	234	260	290	174	211	234	259	159	191	211	233
44 YEARS	12 206	243	297	330	368	181	218	239	264	166	198	217	238	152	180	197	216
46 YEARS	12 707	221	265	291	320	169	200	217	237	156	183	199	216	144	168	182	198
48 YEARS	13 103	198	233	253	275	156	181	195	211	145	167	180	194	135	155	167	179
50 YEARS	13 365	175	202	217	233	141	161	172	185	132	150	160	171	124	140	150	160
52 YEARS	13 507	152	172	183	194	126	141	149	159	118	133	140	149	112	125	132	140
54 YEARS	13 543	128	142	150	158	109	120	126	133	104	114	120	126	99	108	114	119
56 YEARS	13 471	105	114	119	125	92	99	103	108	88	95	99	103	84	91	95	98
58 YEARS	13 293	82	87	90	93	73	78	80	83	70	75	78	80	68	72	75	77
60 YEARS	13 007	58	61	63	64	54	56	57	59	52	55	56	57	51	53	54	56
62 YEARS	12 615	35	36	37	37	33	34	35	35	33	33	34	34	32	33	33	34
64 YEARS	12 115	12	12	12	12	11	12	12	12	11	11	11	12	11	11	11	11
WHITE																	
18 YEARS	2 236	428	747	1 003	1 357	203	326	421	550	163	256	326	419	134	204	256	325
20 YEARS	3 124	424	715	943	1 253	210	329	417	535	172	261	328	415	142	211	261	327
22 YEARS	3 998	418	683	885	1 155	217	329	412	520	179	265	328	410	150	217	265	327
24 YEARS	4 857	410	650	828	1 063	222	328	404	503	185	268	327	402	157	222	268	326
26 YEARS	5 702	401	616	773	976	225	325	395	485	190	269	324	393	163	225	269	323
28 YEARS	6 532	390	582	719	893	227	320	384	465	194	268	319	382	167	227	268	318
30 YEARS	7 349	377	547	666	815	228	313	372	444	196	266	312	370	171	228	265	311
32 YEARS	8 173	363	513	615	741	227	305	358	422	197	262	304	356	173	226	261	303
34 YEARS	8 993	347	478	565	671	224	295	342	398	197	256	294	340	174	223	255	293
36 YEARS	9 784	330	443	516	605	219	284	325	374	194	248	283	323	173	219	248	282
38 YEARS	10 522	311	407	469	542	213	270	306	349	190	239	269	305	171	213	238	268
40 YEARS	11 186	291	373	424	484	205	256	287	323	185	228	255	285	167	205	228	254
42 YEARS	11 815	270	338	380	428	196	240	266	296	178	216	239	265	162	195	215	238
44 YEARS	12 402	248	304	338	376	185	222	245	270	169	202	222	243	156	184	202	221
46 YEARS	12 915	226	271	297	327	173	204	222	243	159	187	203	221	147	172	186	202
48 YEARS	13 321	202	238	258	281	159	185	199	215	148	171	184	198	138	158	170	183
50 YEARS	13 589	179	206	221	238	144	165	176	189	135	153	164	175	127	143	153	163
52 YEARS	13 734	155	175	186	199	128	144	153	162	121	135	143	152	114	127	135	143
54 YEARS	13 769	131	145	153	162	111	123	129	136	106	116	122	128	101	110	116	122
56 YEARS	13 694	107	117	122	127	93	101	105	110	89	97	101	105	86	93	96	100
58 YEARS	13 510	83	89	92	95	74	79	82	85	72	76	79	82	69	74	76	79
60 YEARS	13 216	59	62	64	65	55	57	58	60	53	56	57	58	52	54	55	57
62 YEARS	12 812	36	37	37	38	34	35	35	36	33	34	34	35	33	33	34	34
64 YEARS	12 298	12	12	12	12	12	12	12	12	11	12	12	12	11	11	12	12
NONWHITE																	
18 YEARS	2 048	215	356	466	617	111	169	212	269	92	136	168	211	77	111	136	168
20 YEARS	2 585	211	339	437	568	114	168	208	261	95	137	168	207	81	114	137	167
22 YEARS	3 095	207	322	408	522	115	167	204	251	98	138	166	203	84	115	138	166
24 YEARS	3 577	201	305	381	479	116	165	198	242	99	137	164	197	86	116	137	164
26 YEARS	4 031	195	288	354	439	116	161	192	231	100	136	161	191	87	116	136	160
28 YEARS	4 458	188	270	327	400	116	157	185	220	101	134	157	184	88	116	134	156
30 YEARS	4 858	180	252	302	364	114	152	177	208	100	131	152	176	88	114	131	151
32 YEARS	5 248	171	234	277	329	112	146	169	196	99	127	146	168	88	112	127	145
34 YEARS	5 619	162	217	253	297	109	140	160	183	97	123	139	159	87	108	122	139
36 YEARS	5 951	152	199	230	266	105	132	150	170	94	117	132	149	85	104	117	131
38 YEARS	6 223	141	182	207	237	100	124	139	157	90	111	124	139	82	100	111	123
40 YEARS	6 416	131	164	186	210	95	116	129	144	86	104	115	128	78	94	104	115
42 YEARS	6 521	120	148	165	185	89	107	118	131	81	97	107	117	74	88	97	106
44 YEARS	6 556	109	132	146	161	83	98	107	118	76	90	98	107	70	82	89	97
46 YEARS	6 542	98	116	127	140	76	89	96	105	70	82	89	96	65	76	82	88
48 YEARS	6 500	87	102	110	119	69	80	86	92	64	74	79	85	60	69	74	79
50 YEARS	6 450	76	88	94	101	62	71	75	80	58	66	70	75	55	62	66	70
52 YEARS	6 381	66	74	79	84	55	61	65	69	52	58	61	65	49	55	58	61
54 YEARS	6 287	56	62	65	69	48	52	55	58	45	50	52	55	43	47	50	52
56 YEARS	6 166	46	50	52	54	40	43	45	47	38	41	43	45	37	40	41	43
58 YEARS	6 018	36	38	39	41	32	34	35	36	31	33	34	35	30	32	33	34
60 YEARS	5 845	26	27	28	28	24	25	25	26	23	24	25	25	22	23	24	24
62 YEARS	5 645	16	16	16	16	15	15	15	16	14	15	15	15	14	15	15	15
64 YEARS	5 418	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

PROFESSIONAL, TECHNICAL, AND KINDRED WORKERS--ALL EDUCATION LEVELS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	2 063	355	610	812	1 091	173	273	350	452	140	216	272	348	116	173	216	272
20 YEARS	2 913	351	583	763	1 007	179	274	346	440	147	220	274	344	123	179	220	273
22 YEARS	3 732	346	556	715	928	184	274	340	427	153	223	273	339	129	184	223	273
24 YEARS	4 521	339	528	669	853	187	272	334	412	157	224	272	332	134	187	224	271
26 YEARS	5 279	330	500	623	782	189	269	325	396	161	224	268	323	138	189	224	267
28 YEARS	6 006	320	471	578	715	190	264	315	379	163	223	263	313	141	190	222	262
30 YEARS	6 704	308	442	535	651	189	257	304	360	164	220	257	302	144	189	219	256
32 YEARS	7 391	295	412	492	590	187	250	291	341	164	215	249	289	144	187	215	248
34 YEARS	8 058	281	383	451	533	184	240	277	321	162	209	239	275	144	183	208	238
36 YEARS	8 680	265	353	411	479	179	229	262	300	159	201	228	260	142	178	201	228
38 YEARS	9 235	249	324	372	428	173	217	245	278	155	193	216	244	139	172	192	216
40 YEARS	9 699	232	295	334	380	165	204	228	256	149	183	203	227	135	164	182	203
42 YEARS	10 089	214	266	299	336	156	190	211	234	142	172	189	210	130	156	171	189
44 YEARS	10 411	195	238	264	294	147	175	192	212	134	160	175	191	124	146	159	174
46 YEARS	10 661	176	211	231	254	136	160	174	189	125	147	159	173	116	135	146	159
48 YEARS	10 831	157	185	200	218	124	144	155	167	116	133	143	154	108	124	133	143
50 YEARS	10 918	138	159	171	184	112	128	136	146	105	119	127	136	98	111	119	126
52 YEARS	10 924	119	135	143	153	99	111	118	125	93	104	111	117	88	98	104	110
54 YEARS	10 850	101	111	117	124	86	94	99	104	81	89	94	99	77	85	89	94
56 YEARS	10 697	82	89	93	97	71	77	81	84	68	74	77	80	66	71	74	77
58 YEARS	10 465	63	68	70	72	57	60	62	64	55	58	60	62	53	56	58	60
60 YEARS	10 153	45	47	48	50	41	43	44	45	40	42	43	44	39	41	42	43
62 YEARS	9 763	27	28	28	29	25	26	27	27	25	26	26	26	25	25	26	26
64 YEARS	9 293	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
WHITE																	
18 YEARS	2 062	362	624	832	1 118	176	279	357	462	143	220	278	355	117	176	220	277
20 YEARS	2 927	358	597	781	1 032	182	280	353	450	150	224	279	352	125	182	224	279
22 YEARS	3 760	353	569	739	951	187	280	348	436	156	227	279	346	131	187	227	278
24 YEARS	4 562	346	541	685	874	191	278	341	421	160	229	277	339	137	191	229	277
26 YEARS	5 332	337	511	638	801	193	275	332	405	164	229	274	330	141	193	228	273
28 YEARS	6 070	327	482	592	732	194	270	322	387	166	227	269	320	144	193	227	268
30 YEARS	6 778	315	452	547	667	193	263	310	368	167	224	262	309	146	193	224	261
32 YEARS	7 474	301	422	504	605	191	255	297	349	167	219	254	296	147	191	219	253
34 YEARS	8 148	287	392	461	546	187	245	283	328	165	213	244	281	147	187	213	243
36 YEARS	8 777	271	361	420	490	182	234	267	306	162	206	233	266	145	182	205	232
38 YEARS	9 339	254	331	380	438	176	222	251	284	158	197	221	249	142	175	196	220
40 YEARS	9 812	237	301	342	389	168	208	233	262	152	186	208	232	138	168	186	207
42 YEARS	10 214	218	272	305	343	159	194	215	239	145	175	193	214	132	159	175	193
44 YEARS	10 550	199	243	270	300	150	179	196	216	137	163	178	196	126	149	162	178
46 YEARS	10 812	180	216	236	260	139	163	177	193	128	150	162	177	118	138	149	162
48 YEARS	10 993	161	189	205	222	127	147	158	171	118	136	146	158	110	126	135	146
50 YEARS	11 085	141	162	175	188	114	130	139	149	107	121	130	138	100	114	121	129
52 YEARS	11 093	122	138	146	156	101	113	120	127	95	107	113	119	90	100	106	112
54 YEARS	11 019	102	114	120	126	87	96	101	106	83	91	96	101	79	87	91	95
56 YEARS	10 863	83	91	95	99	73	79	82	86	70	75	79	82	67	72	75	78
58 YEARS	10 625	64	69	71	74	58	61	63	66	56	59	61	63	54	57	59	61
60 YEARS	10 306	46	48	49	50	42	44	45	46	41	43	44	45	40	42	43	44
62 YEARS	9 905	27	28	29	29	26	27	27	27	25	26	26	27	25	26	26	26
64 YEARS	9 422	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
NONWHITE																	
18 YEARS	1 838	206	337	439	577	108	162	203	256	89	131	162	202	75	108	131	161
20 YEARS	2 439	202	321	411	531	110	162	199	248	93	133	161	198	79	110	133	161
22 YEARS	3 003	198	305	384	489	112	161	195	239	95	133	160	194	82	112	133	160
24 YEARS	3 532	193	288	358	448	113	158	190	230	97	133	158	189	84	113	133	157
26 YEARS	4 024	186	272	332	410	113	155	184	219	98	131	154	183	85	113	131	154
28 YEARS	4 481	179	254	307	373	112	150	176	208	98	129	150	175	86	112	129	149
30 YEARS	4 903	171	237	282	338	110	145	168	197	97	126	145	168	86	110	125	144
32 YEARS	5 313	162	220	258	306	107	139	160	184	95	122	139	159	85	107	121	138
34 YEARS	5 700	152	202	235	275	104	132	150	172	93	116	132	149	83	103	116	131
36 YEARS	6 034	142	185	212	245	99	124	140	159	89	110	124	139	81	99	110	123
38 YEARS	6 287	131	168	190	217	94	116	130	145	85	104	115	129	77	94	104	115
40 YEARS	6 430	121	151	170	191	88	107	119	132	80	97	107	118	73	88	96	106
42 YEARS	6 442	109	135	150	167	82	98	108	119	75	89	98	107	69	81	89	97
44 YEARS	6 352	99	119	131	145	75	89	97	106	69	81	89	97	64	75	81	88
46 YEARS	6 204	88	104	114	125	69	80	87	94	64	74	80	86	59	68	74	79
48 YEARS	6 041	78	91	98	106	62	71	77	82	58	66	71	76	54	62	66	71
50 YEARS	5 903	68	78	83	90	55	63	67	71	52	59	62	67	49	55	58	62
52 YEARS	5 770	58	66	70	74	49	54	58	61	46	51	54	57	43	48	51	54
54 YEARS	5 626	49	54	57	60	42	46	48	51	40	44	46	48	38	42	44	46
56 YEARS	5 470	40	44	45	47	35	38	40	41	34	36	38	39	32	35	36	38
58 YEARS	5 301	31	33	34	36	28	30	31	32	27	29	30	31	26	28	29	30
60 YEARS	5 121	22	23	24	25	21	22	22	23	20	21	21	22	19	20	21	21
62 YEARS	4 930	14	14	14	14	13	13	13	14	13	13	13	13	12	13	13	13
64 YEARS	4 726	5	5	5	5	4	4	5	5	4	4	4	4	4	4	4	4

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

PROFESSIONAL, TECHNICAL, AND KINDRED WORKERS--ELEMENTARY: 8 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 763	227	383	507	677	114	176	223	286	94	141	176	222	79	115	141	176
20 YEARS	2 461	223	365	475	624	117	176	220	278	98	143	176	219	83	118	143	175
22 YEARS	3 094	218	347	444	574	119	175	215	268	100	144	174	214	86	119	143	174
24 YEARS	3 661	212	328	413	526	120	172	209	257	102	143	172	208	88	120	143	171
26 YEARS	4 164	205	308	383	480	120	168	202	245	103	141	168	201	89	120	141	167
28 YEARS	4 602	197	289	354	437	119	164	194	233	103	139	163	193	90	119	138	163
30 YEARS	4 973	188	269	325	396	117	158	186	220	102	135	157	185	89	117	135	157
32 YEARS	5 261	179	250	298	358	114	151	176	207	100	131	151	175	88	114	130	150
34 YEARS	5 473	169	230	272	322	111	144	166	193	98	126	144	166	87	110	125	143
36 YEARS	5 634	158	212	246	288	106	137	156	179	95	120	136	155	85	106	120	136
38 YEARS	5 765	148	193	223	257	102	129	146	166	91	114	128	145	82	102	114	128
40 YEARS	5 887	137	176	200	228	97	121	135	152	88	108	120	135	79	97	107	120
42 YEARS	5 977	126	159	178	201	92	112	125	139	83	101	112	124	76	91	101	111
44 YEARS	6 033	116	142	158	176	86	104	114	126	79	94	103	113	72	86	94	103
46 YEARS	6 070	105	126	139	153	80	95	103	113	74	87	94	103	68	80	86	94
48 YEARS	6 102	94	111	121	132	74	86	93	101	68	79	86	92	64	73	79	85
50 YEARS	6 144	84	97	104	112	67	77	82	88	63	72	77	82	59	67	71	76
52 YEARS	6 188	73	83	88	94	60	68	72	76	57	64	67	72	53	60	63	67
54 YEARS	6 229	62	69	73	77	53	58	62	65	50	55	58	61	48	52	55	58
56 YEARS	6 267	51	56	59	62	45	49	51	53	43	47	49	51	41	45	46	48
58 YEARS	6 302	41	44	45	47	36	39	40	42	35	38	39	40	34	36	37	39
60 YEARS	6 333	30	31	32	33	27	29	29	30	27	28	28	29	26	27	28	28
62 YEARS	6 361	18	19	19	19	17	18	18	18	17	17	18	18	17	17	17	18
64 YEARS	6 386	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
WHITE																	
18 YEARS	1 905	233	394	522	699	117	181	230	295	96	145	181	229	80	118	145	180
20 YEARS	2 564	229	376	489	644	120	181	226	285	100	146	180	225	84	120	146	180
22 YEARS	3 165	224	357	457	591	122	179	221	275	103	147	179	220	88	122	147	178
24 YEARS	3 710	218	337	426	542	123	177	215	264	104	146	176	214	90	123	146	176
26 YEARS	4 198	211	317	395	495	123	173	208	252	105	145	172	207	91	123	145	172
28 YEARS	4 629	203	297	365	451	122	168	200	240	105	142	167	199	92	122	142	167
30 YEARS	5 003	194	277	335	409	120	162	191	226	104	139	162	190	92	120	138	161
32 YEARS	5 308	184	257	307	369	117	156	181	213	103	134	155	180	91	117	134	155
34 YEARS	5 550	174	237	280	332	114	148	171	199	100	129	148	170	89	113	129	147
36 YEARS	5 744	163	218	254	297	110	141	161	185	97	124	140	160	87	109	123	140
38 YEARS	5 902	152	199	229	265	105	133	150	171	94	117	132	149	85	105	117	132
40 YEARS	6 038	141	181	206	235	100	124	139	157	90	111	124	138	81	99	110	123
42 YEARS	6 128	130	163	184	207	94	115	128	143	86	104	115	128	78	94	103	114
44 YEARS	6 175	119	146	163	181	88	106	117	129	81	97	106	117	74	88	96	106
46 YEARS	6 200	108	130	143	158	82	97	106	116	76	89	97	106	70	82	89	97
48 YEARS	6 223	97	114	124	136	76	88	95	103	70	81	88	95	65	75	81	87
50 YEARS	6 261	86	99	107	115	69	79	85	91	64	73	79	84	60	69	73	78
52 YEARS	6 306	75	85	91	97	62	70	74	79	58	65	69	74	55	61	65	69
54 YEARS	6 349	64	71	75	80	54	60	63	67	51	57	60	63	49	54	57	59
56 YEARS	6 392	53	58	61	63	46	50	52	55	44	48	50	52	42	46	48	50
58 YEARS	6 433	42	45	46	48	37	40	41	43	36	39	40	41	35	37	38	40
60 YEARS	6 473	31	32	33	34	28	29	30	31	27	29	29	30	27	28	28	29
62 YEARS	6 512	19	19	20	20	18	18	19	19	17	18	18	18	17	18	18	18
64 YEARS	6 550	6	7	7	7	6	6	6	6	6	6	6	6	6	6	6	6
NONWHITE																	
18 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

PROFESSIONAL, TECHNICAL, AND KINDRED WORKERS--HIGH SCHOOL: 4 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	2 427	288	487	644	861	145	224	284	364	119	179	224	282	100	146	179	223
20 YEARS	3 220	283	464	603	793	149	224	279	352	124	181	223	278	105	149	181	222
22 YEARS	3 948	277	440	564	729	151	222	273	340	127	182	221	272	108	151	182	220
24 YEARS	4 610	270	416	525	668	152	218	266	326	129	181	218	264	111	152	181	217
26 YEARS	5 206	261	392	487	611	152	214	257	312	130	179	213	256	113	152	179	212
28 YEARS	5 737	251	367	450	556	151	208	247	296	130	176	207	246	114	151	176	206
30 YEARS	6 201	239	342	414	504	148	201	236	280	129	171	200	235	113	148	171	199
32 YEARS	6 589	228	318	379	456	145	193	224	263	127	166	192	223	112	145	166	191
34 YEARS	6 907	215	293	346	410	141	184	212	246	124	160	183	211	111	140	160	182
36 YEARS	7 165	202	270	314	367	136	174	199	228	121	153	174	198	108	135	153	173
38 YEARS	7 376	188	246	283	327	130	164	186	211	116	145	164	185	105	130	145	163
40 YEARS	7 548	175	224	254	290	124	154	172	194	111	137	153	171	101	123	137	152
42 YEARS	7 652	161	202	227	256	117	143	159	177	106	128	142	158	97	116	128	142
44 YEARS	7 696	147	181	201	224	109	132	145	160	100	119	131	144	92	109	119	131
46 YEARS	7 711	133	161	177	195	102	120	131	144	94	110	120	131	86	101	110	119
48 YEARS	7 726	120	141	154	168	94	109	118	128	87	101	109	118	81	93	100	108
50 YEARS	7 769	106	123	133	143	85	98	105	113	80	91	97	104	75	85	91	97
52 YEARS	7 827	93	106	113	120	77	86	92	97	72	81	86	91	68	76	81	86
54 YEARS	7 887	80	89	94	99	67	75	78	83	64	71	74	78	61	67	70	74
56 YEARS	7 949	66	72	75	79	57	62	65	68	55	60	62	65	53	57	59	62
58 YEARS	8 014	52	56	58	60	47	50	52	53	45	48	50	51	43	46	48	49
60 YEARS	8 082	38	40	41	42	35	37	38	39	34	36	37	37	33	35	36	36
62 YEARS	8 152	24	24	25	25	22	23	23	24	22	22	23	23	21	22	22	23
64 YEARS	8 224	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
WHITE																	
18 YEARS	2 439	293	495	656	878	147	227	288	370	121	182	227	287	101	147	182	226
20 YEARS	3 241	288	472	614	808	151	227	283	358	125	184	226	282	106	151	184	226
22 YEARS	3 976	281	448	574	743	153	225	277	346	129	184	224	276	110	153	184	224
24 YEARS	4 644	274	423	535	681	154	222	270	332	131	184	221	268	112	154	183	220
26 YEARS	5 245	265	399	496	622	154	217	261	317	132	182	216	260	114	154	181	215
28 YEARS	5 780	254	373	458	566	153	211	251	301	132	178	210	249	115	153	178	209
30 YEARS	6 248	243	348	421	513	150	204	240	284	131	174	203	238	115	150	174	202
32 YEARS	6 638	231	323	386	464	147	195	228	267	129	168	195	227	114	147	168	194
34 YEARS	6 957	218	298	352	417	143	186	215	249	126	162	186	214	112	142	162	185
36 YEARS	7 215	205	274	319	374	137	177	202	232	122	155	176	201	109	137	155	175
38 YEARS	7 426	191	250	288	333	132	166	188	214	118	147	166	188	106	131	147	165
40 YEARS	7 598	177	227	259	295	125	156	175	197	113	139	155	174	102	125	139	155
42 YEARS	7 701	163	205	231	260	118	145	161	179	107	130	144	160	98	118	130	144
44 YEARS	7 743	149	184	204	228	111	133	147	162	101	121	133	146	93	110	121	132
46 YEARS	7 757	135	163	180	198	103	122	133	146	95	112	122	133	88	103	111	121
48 YEARS	7 772	122	144	156	171	95	111	120	130	88	102	110	119	82	95	102	110
50 YEARS	7 817	108	125	135	145	87	99	106	114	81	92	99	106	76	86	92	98
52 YEARS	7 879	94	107	114	122	78	88	93	99	73	82	87	93	69	77	82	87
54 YEARS	7 945	81	90	95	100	68	76	80	84	65	72	75	79	62	68	71	75
56 YEARS	8 015	67	73	77	80	58	63	66	69	56	60	63	66	53	58	60	63
58 YEARS	8 088	53	57	59	61	47	51	52	54	46	49	50	52	44	47	49	50
60 YEARS	8 166	39	41	42	43	36	37	38	39	35	36	37	38	34	35	36	37
62 YEARS	8 248	24	25	25	25	23	23	24	24	22	23	23	23	22	22	23	23
64 YEARS	8 334	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
NONWHITE																	
18 YEARS	2 015	187	303	392	514	99	148	184	231	83	120	148	183	70	99	120	147
20 YEARS	2 563	183	288	367	473	101	147	180	223	85	121	146	179	73	101	121	146
22 YEARS	3 064	178	273	342	434	102	145	176	215	87	121	145	175	75	102	121	144
24 YEARS	3 516	173	257	318	397	102	142	170	205	88	120	142	169	76	102	119	141
26 YEARS	3 921	166	241	295	362	101	138	164	195	88	118	138	163	77	101	118	138
28 YEARS	4 278	159	226	272	329	100	134	157	185	87	115	133	156	77	100	115	133
30 YEARS	4 587	151	210	249	298	98	129	149	174	86	112	128	148	76	98	111	128
32 YEARS	4 836	143	194	228	269	95	123	141	163	84	107	122	140	75	95	107	122
34 YEARS	5 031	135	178	207	241	92	117	133	152	82	103	116	132	73	91	103	116
36 YEARS	5 187	126	163	187	216	88	110	124	140	79	98	110	123	71	87	97	109
38 YEARS	5 316	117	148	168	191	83	103	115	129	75	92	103	114	69	83	92	102
40 YEARS	5 432	107	134	150	169	79	96	106	118	72	86	95	105	66	78	86	95
42 YEARS	5 547	98	120	133	148	74	88	97	106	68	80	88	96	62	73	80	87
44 YEARS	5 644	89	106	117	129	68	80	87	95	63	74	80	87	58	68	73	80
46 YEARS	5 704	79	93	101	111	62	72	78	84	58	67	72	78	54	62	66	72
48 YEARS	5 706	69	80	87	94	56	64	68	73	52	59	64	68	49	56	59	63
50 YEARS	5 631	60	68	73	78	49	56	59	63	46	52	55	59	44	49	52	55
52 YEARS	5 488	51	57	60	64	43	47	50	53	40	45	47	50	38	42	45	47
54 YEARS	5 285	42	46	48	51	36	39	41	43	34	37	39	41	33	36	37	39
56 YEARS	5 023	33	36	37	39	29	31	33	34	28	30	31	33	27	29	30	31
58 YEARS	4 700	25	27	27	28	22	24	25	25	22	23	24	25	21	22	23	24
60 YEARS	4 318	17	18	18	19	16	17	17	17	15	16	17	17	15	16	16	16
62 YEARS	3 877	10	10	10	11	9	10	10	10	9	9	10	10	9	9	9	10
64 YEARS	3 376	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

PROFESSIONAL, TECHNICAL, AND KINDRED WORKERS--COLLEGE: 4 YEARS OR MORE

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	2 550	418	729	975	1 317	199	320	412	537	161	251	319	410	132	200	251	318
20 YEARS	3 270	414	697	917	1 216	206	321	408	523	169	256	321	406	140	207	256	320
22 YEARS	4 003	408	665	860	1 121	212	322	402	507	175	260	321	400	147	213	260	320
24 YEARS	4 750	401	633	805	1 032	217	321	395	491	182	262	320	393	154	217	262	319
26 YEARS	5 511	392	600	752	948	221	318	386	473	187	263	317	384	160	221	263	316
28 YEARS	6 286	381	567	699	868	223	313	376	454	190	263	312	374	164	223	263	311
30 YEARS	7 077	369	534	649	792	224	307	364	434	193	261	306	362	168	224	260	305
32 YEARS	7 920	356	501	599	721	223	300	351	413	194	257	299	349	171	223	257	298
34 YEARS	8 796	341	467	551	653	221	290	336	390	194	252	289	334	172	220	251	288
36 YEARS	9 659	324	433	504	589	216	279	319	366	192	245	278	317	171	216	244	277
38 YEARS	10 467	305	398	458	528	210	266	301	342	188	236	265	299	169	210	235	264
40 YEARS	11 181	286	364	413	471	203	251	281	316	183	225	251	280	166	202	224	250
42 YEARS	11 860	265	330	370	417	193	236	261	290	176	212	235	260	160	193	212	234
44 YEARS	12 501	243	297	329	365	182	218	240	264	167	199	217	238	154	182	198	217
46 YEARS	13 054	220	263	289	317	170	200	217	237	157	183	199	216	145	169	183	198
48 YEARS	13 470	197	231	250	272	156	180	194	209	145	167	179	193	135	155	166	179
50 YEARS	13 704	173	199	214	230	140	160	171	182	131	149	159	170	123	139	148	158
52 YEARS	13 778	149	168	179	190	124	139	147	156	117	131	138	146	111	123	130	138
54 YEARS	13 712	125	139	146	154	107	118	124	130	102	112	117	123	97	106	111	117
56 YEARS	13 505	102	111	115	120	89	96	100	104	85	92	96	100	82	88	92	95
58 YEARS	13 157	78	84	86	89	70	75	77	80	68	72	74	77	65	70	72	74
60 YEARS	12 669	55	58	59	61	51	53	55	56	50	52	53	54	48	50	52	53
62 YEARS	12 041	33	34	34	35	31	32	32	33	30	31	32	32	30	31	31	32
64 YEARS	11 272	11	11	11	11	11	11	11	11	10	11	11	11	10	10	11	11
WHITE																	
18 YEARS	2 544	428	746	1 000	1 351	203	327	422	550	164	256	326	420	134	204	256	325
20 YEARS	3 280	423	714	940	1 247	211	329	417	535	172	261	328	415	142	211	261	327
22 YEARS	4 030	418	681	882	1 150	217	329	411	519	179	265	328	409	150	217	265	327
24 YEARS	4 793	410	648	825	1 058	222	328	404	503	185	268	327	402	157	222	268	326
26 YEARS	5 569	401	615	770	972	225	325	395	484	190	269	324	393	163	225	269	323
28 YEARS	6 359	390	581	717	889	228	320	385	465	194	269	319	383	168	228	268	318
30 YEARS	7 164	378	547	664	812	229	314	372	444	197	267	313	371	172	228	266	312
32 YEARS	8 019	364	512	613	738	228	306	359	422	198	263	305	357	174	227	262	304
34 YEARS	8 906	348	478	564	669	225	297	343	399	198	257	296	342	175	225	257	295
36 YEARS	9 782	331	443	516	603	221	285	326	375	196	250	284	325	175	221	249	283
38 YEARS	10 603	312	408	469	541	215	272	308	349	192	241	271	306	173	214	240	270
40 YEARS	11 332	292	373	423	482	207	257	288	323	187	230	256	286	169	206	229	255
42 YEARS	12 034	271	338	379	426	198	241	267	297	180	217	240	266	164	197	216	239
44 YEARS	12 700	248	303	336	374	186	223	245	269	171	203	222	244	157	185	202	221
46 YEARS	13 277	225	269	295	324	173	204	222	242	160	187	203	221	148	172	187	202
48 YEARS	13 711	201	236	256	278	159	184	198	214	148	170	183	197	138	158	170	182
50 YEARS	13 951	177	203	218	234	143	163	174	186	134	152	162	173	126	142	151	161
52 YEARS	14 023	152	172	182	194	126	141	150	159	119	133	141	149	113	126	133	140
54 YEARS	13 948	128	141	149	157	109	120	126	132	103	114	119	125	98	108	113	119
56 YEARS	13 725	103	112	117	122	90	98	102	106	86	94	97	101	83	90	93	97
58 YEARS	13 356	79	85	88	91	71	76	78	81	69	73	75	78	66	71	73	75
60 YEARS	12 838	56	59	60	62	51	54	55	56	50	52	54	55	49	51	52	53
62 YEARS	12 174	33	34	35	35	31	32	33	33	31	32	32	33	30	31	32	32
64 YEARS	11 362	11	11	11	11	11	11	11	11	11	11	11	11	10	11	11	11
NONWHITE																	
18 YEARS	2 451	238	397	521	691	122	186	235	299	101	150	186	234	84	122	150	185
20 YEARS	2 892	234	378	488	637	124	186	230	289	104	151	185	229	88	125	151	185
22 YEARS	3 333	229	359	456	586	126	184	225	279	107	152	183	224	91	126	151	183
24 YEARS	3 772	223	340	426	538	128	182	220	268	109	151	181	219	94	128	151	181
26 YEARS	4 211	216	321	396	493	128	178	213	257	110	150	178	212	96	128	150	177
28 YEARS	4 648	209	302	367	450	128	174	206	245	111	148	174	205	97	128	148	173
30 YEARS	5 087	201	283	339	410	127	169	198	233	111	146	169	197	98	127	145	168
32 YEARS	5 570	192	264	312	372	125	164	189	220	110	142	163	188	98	124	142	162
34 YEARS	6 073	182	244	286	336	122	157	179	206	108	137	156	178	97	121	137	156
36 YEARS	6 546	171	225	260	301	118	149	169	192	105	132	148	168	95	117	131	148
38 YEARS	6 936	160	205	234	269	112	140	157	177	101	125	139	156	92	112	124	139
40 YEARS	7 194	147	186	210	238	106	131	145	162	96	117	130	145	88	106	117	130
42 YEARS	7 308	135	167	187	210	100	121	133	148	91	109	120	133	84	99	109	120
44 YEARS	7 317	123	150	165	183	93	111	121	133	85	101	110	121	79	93	101	110
46 YEARS	7 265	111	132	145	159	86	101	109	119	79	92	100	109	74	85	92	100
48 YEARS	7 194	99	116	126	137	78	91	97	105	73	84	90	97	68	78	84	90
50 YEARS	7 146	87	100	108	116	71	80	86	92	66	75	80	86	62	70	75	80
52 YEARS	7 101	76	86	91	97	63	71	75	79	59	66	70	74	56	63	66	70
54 YEARS	7 041	65	72	75	79	55	61	64	67	52	57	60	63	50	55	57	60
56 YEARS	6 967	53	58	60	63	46	50	52	55	44	48	50	52	43	46	48	50
58 YEARS	6 878	42	45	46	48	37	40	41	43	36	39	40	41	35	37	38	40
60 YEARS	6 774	30	32	33	33	28	29	30	31	27	28	29	30	26	28	28	29
62 YEARS	6 656	19	19	19	20	18	18	18	19	17	18	18	18	17	17	18	18
64 YEARS	6 523	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

FARMERS AND FARM MANAGERS--ALL EDUCATION LEVELES

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 321	140	225	292	382	75	111	138	172	63	91	111	137	53	75	90	110
20 YEARS	1 888	137	214	273	351	76	110	135	167	65	91	110	134	56	76	91	110
22 YEARS	2 386	133	202	254	322	77	109	131	160	66	91	108	130	57	77	91	108
24 YEARS	2 816	128	190	235	293	77	106	126	152	66	90	106	126	58	77	89	105
26 YEARS	3 178	123	178	217	266	76	102	121	144	66	87	102	120	58	75	87	102
28 YEARS	3 472	116	165	198	241	74	98	115	135	65	85	98	114	57	74	84	98
30 YEARS	3 696	110	152	181	216	71	93	108	126	63	81	93	108	56	71	81	93
32 YEARS	3 829	103	139	164	194	68	88	101	117	60	77	88	101	54	68	77	87
34 YEARS	3 884	95	127	147	172	65	82	94	107	58	73	82	93	52	64	72	82
36 YEARS	3 885	88	115	132	153	61	77	87	98	55	68	76	86	50	61	68	76
38 YEARS	3 859	81	103	118	134	57	71	79	89	52	63	71	79	47	57	63	70
40 YEARS	3 831	73	92	104	118	53	65	72	81	48	59	65	72	44	53	58	65
42 YEARS	3 778	66	82	91	102	49	59	65	72	45	54	59	65	41	49	54	59
44 YEARS	3 694	60	72	80	88	45	54	59	64	42	49	53	58	38	45	49	53
46 YEARS	3 594	53	63	69	76	41	48	52	57	38	44	48	52	35	41	44	48
48 YEARS	3 489	47	55	59	64	37	43	46	50	34	40	42	46	32	37	39	42
50 YEARS	3 394	41	47	50	54	33	37	40	43	31	35	37	40	29	33	35	37
52 YEARS	3 301	35	39	42	44	29	32	34	36	27	30	32	34	26	29	30	32
54 YEARS	3 205	29	32	34	36	25	27	29	30	23	26	27	28	22	25	26	27
56 YEARS	3 106	24	26	27	28	21	22	23	24	20	21	22	23	19	20	21	22
58 YEARS	3 005	18	19	20	21	16	17	18	18	16	17	17	18	15	16	17	17
60 YEARS	2 901	13	14	14	14	12	12	13	13	12	12	12	13	11	12	12	12
62 YEARS	2 795	8	8	8	8	7	8	8	8	7	7	8	8	7	7	7	7
64 YEARS	2 686	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3
WHITE																	
18 YEARS	1 475	146	237	307	402	79	116	144	181	66	95	116	144	56	79	95	116
20 YEARS	2 035	143	225	287	369	80	116	141	175	68	95	115	141	58	80	95	115
22 YEARS	2 529	139	212	267	338	81	114	137	168	69	95	113	137	60	81	95	113
24 YEARS	2 955	134	199	247	308	80	111	132	159	69	94	111	132	60	80	93	110
26 YEARS	3 314	128	186	227	280	79	107	127	151	69	91	107	126	60	79	91	106
28 YEARS	3 606	122	173	208	253	77	103	120	142	67	88	102	119	60	77	88	102
30 YEARS	3 829	115	159	189	227	74	98	113	132	66	85	97	113	58	74	84	97
32 YEARS	3 963	107	146	172	203	71	92	106	122	63	80	92	105	56	71	80	91
34 YEARS	4 019	100	133	155	181	68	86	98	113	60	76	86	98	54	67	76	86
36 YEARS	4 022	92	120	138	160	64	80	91	103	57	71	80	90	52	64	71	80
38 YEARS	3 999	84	108	123	141	60	74	83	94	54	66	74	83	49	60	66	74
40 YEARS	3 973	77	97	109	124	56	68	76	85	51	61	68	75	46	56	61	68
42 YEARS	3 921	70	86	96	107	52	62	69	76	47	56	62	68	43	51	56	62
44 YEARS	3 840	62	76	84	93	47	56	62	67	44	51	56	61	40	47	51	56
46 YEARS	3 741	56	66	72	79	43	50	55	60	40	46	50	54	37	43	46	50
48 YEARS	3 638	49	57	62	67	39	45	48	52	36	41	45	48	34	39	41	44
50 YEARS	3 541	42	49	52	56	34	39	42	45	32	37	39	42	30	34	36	39
52 YEARS	3 446	36	41	44	46	30	34	36	38	28	32	34	36	27	30	32	34
54 YEARS	3 346	30	34	35	37	26	28	30	31	25	27	28	30	23	26	27	28
56 YEARS	3 243	25	27	28	29	21	23	24	25	21	22	23	24	20	21	22	23
58 YEARS	3 136	19	20	21	22	17	18	19	19	16	17	18	19	16	17	17	18
60 YEARS	3 025	14	14	15	15	12	13	13	14	12	13	13	13	12	12	13	13
62 YEARS	2 911	8	8	8	9	8	8	8	8	8	8	8	8	7	8	8	8
64 YEARS	2 792	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
NONWHITE																	
18 YEARS	512	59	95	122	158	32	47	58	73	27	39	47	58	23	32	39	47
20 YEARS	752	58	90	114	146	33	47	57	70	28	39	47	57	24	33	39	47
22 YEARS	970	57	85	106	134	33	47	56	68	29	39	46	56	25	33	39	46
24 YEARS	1 165	55	80	99	122	33	46	54	65	29	39	45	54	25	33	39	45
26 YEARS	1 339	53	75	91	111	33	44	52	61	29	38	44	52	26	33	38	44
28 YEARS	1 491	50	70	84	101	32	43	50	58	29	37	43	49	25	32	37	42
30 YEARS	1 621	48	65	76	91	31	41	47	54	28	36	41	47	25	31	36	40
32 YEARS	1 736	45	59	69	81	30	39	44	50	27	34	38	44	24	30	34	38
34 YEARS	1 832	41	54	62	73	29	36	41	46	26	32	36	41	23	29	32	36
36 YEARS	1 901	38	49	56	64	27	33	37	42	24	30	33	37	22	27	30	33
38 YEARS	1 938	35	44	50	56	25	31	34	38	23	28	31	34	21	25	27	30
40 YEARS	1 933	31	39	44	49	23	28	31	34	21	25	28	31	19	23	25	28
42 YEARS	1 868	28	34	38	42	21	25	27	30	19	23	25	27	18	21	23	25
44 YEARS	1 757	25	30	33	36	19	22	24	27	17	20	22	24	16	19	20	22
46 YEARS	1 628	22	26	28	31	17	20	21	23	16	18	20	21	15	17	18	20
48 YEARS	1 511	19	22	24	26	15	18	19	20	14	16	17	19	13	15	16	17
50 YEARS	1 430	17	19	21	22	14	15	16	18	13	14	15	16	12	13	14	15
52 YEARS	1 374	14	16	17	19	12	13	14	15	11	13	13	14	11	12	13	13
54 YEARS	1 331	12	14	14	15	10	12	12	13	10	11	11	12	9	10	11	11
56 YEARS	1 301	10	11	12	12	9	10	10	10	8	9	10	10	8	9	9	10
58 YEARS	1 284	8	9	9	9	7	8	8	8	7	7	8	8	7	7	7	8
60 YEARS	1 280	6	6	6	7	5	6	6	6	5	6	6	6	5	5	6	6
62 YEARS	1 289	4	4	4	4	3	4	4	4	3	4	4	4	3	3	4	4
64 YEARS	1 311	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

FARMERS AND FARM MANAGERS--ELEMENTARY: 8 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	971	126	208	272	359	65	99	124	157	54	80	99	123	46	65	80	98
20 YEARS	1 441	124	198	254	330	67	99	122	152	56	81	99	121	48	67	81	98
22 YEARS	1 862	121	188	237	303	68	98	119	147	58	81	98	119	50	68	81	97
24 YEARS	2 233	117	177	221	278	68	96	116	140	59	80	96	115	51	68	80	95
26 YEARS	2 555	113	166	204	253	68	93	111	133	59	79	93	111	51	68	79	93
28 YEARS	2 828	108	155	188	229	67	90	106	126	58	77	90	106	51	67	77	90
30 YEARS	3 050	102	143	172	207	65	86	101	118	57	75	86	100	51	65	74	86
32 YEARS	3 209	96	132	156	186	63	82	95	110	56	72	82	95	50	63	71	82
34 YEARS	3 312	90	121	142	167	60	78	89	102	54	68	77	89	48	60	68	77
36 YEARS	3 375	84	111	128	148	58	73	83	94	52	65	73	82	46	57	64	72
38 YEARS	3 413	78	100	114	131	55	68	77	86	49	61	68	76	44	54	60	68
40 YEARS	3 442	71	90	102	116	51	63	70	79	46	57	63	70	42	51	56	63
42 YEARS	3 445	65	81	90	101	48	58	64	71	44	52	58	64	40	48	52	57
44 YEARS	3 420	59	72	79	88	44	53	58	64	41	48	53	58	37	44	48	52
46 YEARS	3 379	53	63	69	76	41	48	52	56	37	44	48	52	35	40	44	47
48 YEARS	3 330	47	55	59	65	37	43	46	50	34	39	42	46	32	37	39	42
50 YEARS	3 283	41	47	51	54	33	38	40	43	31	35	37	40	29	33	35	37
52 YEARS	3 235	35	40	42	45	29	33	35	37	27	31	33	34	26	29	31	32
54 YEARS	3 180	30	33	35	37	25	28	29	31	24	26	28	29	23	25	26	28
56 YEARS	3 118	24	26	27	29	21	23	24	25	20	22	23	24	19	21	22	23
58 YEARS	3 050	19	20	21	21	17	18	18	19	16	17	18	18	16	17	17	18
60 YEARS	2 976	13	14	14	15	12	13	13	14	12	13	13	13	12	12	13	13
62 YEARS	2 896	8	8	8	9	8	8	8	8	8	8	8	8	7	8	8	8
64 YEARS	2 809	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
WHITE																	
18 YEARS	1 150	129	212	278	367	67	102	127	161	56	82	101	126	47	67	82	101
20 YEARS	1 594	127	202	260	337	69	101	125	156	58	83	101	124	49	69	83	100
22 YEARS	1 991	123	191	242	309	70	100	122	150	59	83	100	121	51	70	83	99
24 YEARS	2 341	119	180	225	283	70	98	118	143	60	82	98	117	52	70	82	97
26 YEARS	2 644	115	169	208	258	69	95	113	136	60	81	95	113	52	69	80	94
28 YEARS	2 900	110	157	191	233	68	92	108	128	59	78	91	107	52	68	78	91
30 YEARS	3 109	104	146	175	211	66	88	102	120	58	76	88	102	51	66	76	87
32 YEARS	3 256	98	134	159	189	64	83	96	112	56	73	83	96	50	64	72	83
34 YEARS	3 350	92	123	144	169	61	79	90	104	54	69	79	90	49	61	69	78
36 YEARS	3 407	85	112	130	151	58	74	84	96	52	65	74	84	47	58	65	73
38 YEARS	3 440	79	102	116	133	55	69	78	88	50	61	69	77	45	55	61	68
40 YEARS	3 465	72	91	103	117	52	64	71	80	47	57	64	71	43	52	57	63
42 YEARS	3 467	66	82	91	103	48	59	65	72	44	53	58	65	40	48	53	58
44 YEARS	3 444	60	72	80	89	45	53	59	64	41	49	53	58	38	45	49	53
46 YEARS	3 405	53	64	70	77	41	48	53	57	38	44	48	52	35	41	44	48
48 YEARS	3 358	47	55	60	65	37	43	47	50	35	40	43	46	32	37	40	43
50 YEARS	3 312	41	48	51	55	33	38	41	44	31	36	38	41	29	33	35	38
52 YEARS	3 262	36	40	43	46	29	33	35	37	28	31	33	35	26	29	31	33
54 YEARS	3 206	30	33	35	37	25	28	29	31	24	27	28	29	23	25	26	28
56 YEARS	3 142	24	27	28	29	21	23	24	25	20	22	23	24	19	21	22	23
58 YEARS	3 071	19	20	21	22	17	18	19	19	16	17	18	19	16	17	17	18
60 YEARS	2 993	14	14	15	15	12	13	13	14	12	13	13	13	12	12	13	13
62 YEARS	2 909	8	8	9	9	8	8	8	8	8	8	8	8	7	8	8	8
64 YEARS	2 817	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
NONWHITE																	
18 YEARS	656	70	118	156	207	35	55	69	89	29	44	55	69	24	35	44	54
20 YEARS	720	69	113	146	191	36	55	68	86	30	44	54	68	25	36	44	54
22 YEARS	805	68	107	137	176	37	54	67	83	31	45	54	67	26	37	45	54
24 YEARS	910	67	102	128	162	38	54	66	80	32	45	54	65	28	38	45	54
26 YEARS	1 037	65	97	120	149	38	54	64	77	33	45	53	64	29	38	45	53
28 YEARS	1 186	63	92	111	136	39	53	62	74	34	45	53	62	29	39	45	53
30 YEARS	1 357	61	86	103	125	39	52	60	71	34	45	52	60	30	39	45	51
32 YEARS	1 595	59	81	95	113	39	50	58	67	34	44	50	58	30	38	44	50
34 YEARS	1 876	56	75	87	102	38	48	55	63	34	42	48	55	30	38	42	48
36 YEARS	2 147	52	69	79	92	36	46	52	59	33	41	46	51	30	36	40	45
38 YEARS	2 358	49	62	71	81	34	43	48	54	31	38	42	48	28	34	38	42
40 YEARS	2 458	44	56	63	72	32	39	44	49	29	35	39	43	27	32	35	39
42 YEARS	2 428	40	50	56	63	30	36	40	44	27	32	36	39	25	29	32	35
44 YEARS	2 312	36	44	49	54	27	32	36	39	25	30	32	35	23	27	29	32
46 YEARS	2 161	32	39	43	47	25	29	32	35	23	27	29	32	21	25	27	29
48 YEARS	2 028	29	34	37	40	23	26	28	31	21	24	26	28	20	23	24	26
50 YEARS	1 962	26	30	32	35	21	24	25	27	19	22	23	25	18	20	22	23
52 YEARS	1 938	23	26	27	29	19	21	22	24	17	20	21	22	16	18	20	21
54 YEARS	1 937	20	22	23	24	17	18	19	20	16	17	18	19	15	16	17	18
56 YEARS	1 957	17	18	19	20	14	16	16	17	14	15	16	16	13	14	15	15
58 YEARS	1 999	13	14	15	15	12	13	13	14	11	12	13	13	11	12	12	13
60 YEARS	2 063	10	10	11	11	9	10	10	10	9	9	10	10	9	9	9	10
62 YEARS	2 148	6	7	7	7	6	6	6	6	6	6	6	6	6	6	6	6
64 YEARS	2 256	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

FARMERS AND FARM MANAGERS--HIGH SCHOOL: 4 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 692	167	274	357	471	88	132	164	208	73	107	131	164	62	88	107	131
20 YEARS	2 233	164	260	334	433	89	131	161	201	75	107	131	160	64	90	107	130
22 YEARS	2 717	159	246	311	397	90	129	157	193	77	107	129	156	66	90	107	128
24 YEARS	3 143	154	232	288	363	90	126	152	184	77	106	126	151	67	90	106	125
26 YEARS	3 511	148	217	266	330	89	122	146	175	77	104	122	145	67	89	104	122
28 YEARS	3 821	141	202	245	299	87	118	139	165	76	101	118	138	67	87	101	117
30 YEARS	4 072	133	187	224	270	85	113	131	154	75	97	112	131	66	85	97	112
32 YEARS	4 249	126	172	204	242	82	107	124	144	73	93	107	123	65	82	93	106
34 YEARS	4 360	117	158	184	217	79	101	116	133	71	89	101	115	63	79	89	100
36 YEARS	4 424	109	144	166	193	75	95	108	123	67	84	95	107	60	75	84	94
38 YEARS	4 460	101	130	149	171	71	88	99	112	64	79	88	99	58	71	79	88
40 YEARS	4 485	93	117	132	150	67	82	91	102	60	74	82	91	55	66	73	81
42 YEARS	4 481	84	105	117	131	62	75	83	92	57	68	75	83	52	62	68	75
44 YEARS	4 446	76	93	103	114	58	69	75	83	53	63	68	75	49	57	62	68
46 YEARS	4 392	68	82	89	98	53	62	67	73	49	57	62	67	45	52	57	61
48 YEARS	4 328	61	71	77	84	48	55	60	64	45	51	55	59	41	48	51	55
50 YEARS	4 266	53	61	66	71	43	49	52	56	40	46	49	52	38	43	45	48
52 YEARS	4 202	46	52	55	58	38	42	45	48	36	40	42	45	34	38	40	42
54 YEARS	4 129	38	43	45	47	33	36	38	40	31	34	36	38	30	32	34	36
56 YEARS	4 048	31	34	36	37	27	30	31	32	26	28	30	31	25	27	28	29
58 YEARS	3 960	24	26	27	28	22	23	24	25	21	22	23	24	20	22	22	23
60 YEARS	3 864	17	18	19	19	16	17	17	18	16	16	17	17	15	16	16	17
62 YEARS	3 760	11	11	11	11	10	10	10	11	10	10	10	10	10	10	10	10
64 YEARS	3 648	4	4	4	4	3	3	4	4	3	3	3	3	3	3	3	3
WHITE																	
18 YEARS	1 740	168	277	361	476	89	133	166	210	74	108	133	165	62	89	108	132
20 YEARS	2 272	165	263	337	438	90	132	163	203	76	108	132	162	65	90	108	131
22 YEARS	2 747	160	248	314	401	91	130	158	194	77	108	130	157	67	91	108	129
24 YEARS	3 165	155	234	291	367	91	127	153	186	78	107	127	152	68	91	106	126
26 YEARS	3 526	149	219	269	334	90	123	147	176	78	105	123	146	68	90	104	123
28 YEARS	3 830	142	204	247	302	88	119	140	166	77	102	118	139	67	88	101	118
30 YEARS	4 076	134	189	226	273	86	114	132	156	75	98	113	132	66	85	98	113
32 YEARS	4 248	127	174	206	245	83	108	125	145	73	94	108	124	65	82	94	107
34 YEARS	4 356	118	159	186	219	79	102	117	134	70	89	102	116	63	79	89	101
36 YEARS	4 418	110	145	168	195	75	96	108	124	67	84	95	108	61	75	84	95
38 YEARS	4 452	102	131	150	172	71	89	100	113	64	79	89	100	58	71	79	88
40 YEARS	4 477	93	118	134	152	67	82	92	103	61	74	82	92	55	67	74	82
42 YEARS	4 474	85	106	118	133	63	76	84	93	57	69	76	83	52	62	68	75
44 YEARS	4 441	77	94	104	115	58	69	76	83	53	63	69	75	49	58	63	69
46 YEARS	4 388	69	82	90	99	53	62	68	74	49	57	62	68	45	53	57	62
48 YEARS	4 327	61	72	78	85	48	56	60	65	45	52	56	60	42	48	51	55
50 YEARS	4 268	53	62	66	71	43	49	53	56	40	46	49	52	38	43	46	49
52 YEARS	4 206	46	52	55	59	38	43	45	48	36	40	43	45	34	38	40	42
54 YEARS	4 135	39	43	45	48	33	36	38	40	31	34	36	38	30	33	34	36
56 YEARS	4 058	32	34	36	38	28	30	31	32	26	29	30	31	25	27	28	30
58 YEARS	3 972	25	26	27	28	22	23	24	25	21	23	23	24	20	22	22	23
60 YEARS	3 880	18	18	19	19	16	17	17	18	16	16	17	17	15	16	16	17
62 YEARS	3 779	11	11	11	11	10	10	10	11	10	10	10	10	10	10	10	10
64 YEARS	3 671	4	4	4	4	3	4	4	4	3	3	3	4	3	3	3	3
NONWHITE																	
18 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

FARMERS AND FARM MANAGERS--COLLEGE: 4 YEARS OR MORE

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	3 349	266	434	564	741	140	210	262	330	117	171	210	261	99	140	170	209
20 YEARS	3 852	260	411	526	680	142	208	256	318	119	171	207	254	102	142	170	207
22 YEARS	4 333	252	389	490	623	143	205	249	305	121	170	204	247	104	143	170	203
24 YEARS	4 791	244	366	455	570	143	200	240	291	122	168	200	239	106	143	168	199
26 YEARS	5 225	235	343	420	519	142	195	231	277	123	165	194	230	107	142	165	194
28 YEARS	5 637	225	320	387	471	140	189	221	262	122	162	188	220	107	140	161	187
30 YEARS	6 028	214	298	355	426	137	181	211	247	120	157	181	210	107	137	156	180
32 YEARS	6 425	202	275	324	383	133	173	199	231	118	151	173	198	105	133	151	172
34 YEARS	6 813	190	252	293	343	129	164	187	214	115	145	164	186	103	128	144	163
36 YEARS	7 159	177	230	264	305	123	154	174	197	110	137	154	173	100	122	137	153
38 YEARS	7 430	163	208	236	270	116	144	161	180	105	129	143	160	95	116	128	143
40 YEARS	7 594	149	186	210	236	109	132	147	163	99	120	132	146	91	108	119	131
42 YEARS	7 653	135	166	184	206	101	121	133	147	92	110	120	132	85	100	110	120
44 YEARS	7 627	121	146	161	177	92	109	119	130	85	100	109	119	79	92	100	108
46 YEARS	7 533	107	127	138	151	84	98	106	115	78	90	97	105	72	83	90	97
48 YEARS	7 388	94	109	118	127	75	86	92	99	70	80	86	92	65	75	80	85
50 YEARS	7 207	81	92	99	106	66	75	80	85	62	70	74	79	58	66	70	74
52 YEARS	6 983	68	77	81	86	57	64	67	71	54	60	63	67	51	57	60	63
54 YEARS	6 710	56	62	65	69	48	53	55	58	46	50	53	55	44	48	50	52
56 YEARS	6 386	45	48	51	53	39	42	44	46	38	41	42	44	36	39	40	42
58 YEARS	6 012	34	36	37	38	30	32	33	34	29	31	32	33	28	30	31	32
60 YEARS	5 589	23	24	25	26	21	22	23	24	21	22	22	23	20	21	22	22
62 YEARS	5 116	14	14	14	14	13	13	13	14	13	13	13	13	12	13	13	13
64 YEARS	4 592	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
WHITE																	
18 YEARS	3 332	271	443	576	758	142	214	267	337	118	173	213	265	100	142	173	213
20 YEARS	3 847	264	420	538	696	144	211	260	324	121	173	211	259	103	144	173	210
22 YEARS	4 338	257	397	501	638	145	208	253	311	123	173	208	252	106	145	172	207
24 YEARS	4 806	249	374	465	583	145	204	245	297	124	171	203	244	108	145	171	203
26 YEARS	5 251	239	351	430	531	144	198	236	283	125	168	198	235	109	144	168	197
28 YEARS	5 673	229	327	396	482	142	192	226	267	124	164	191	225	109	142	164	191
30 YEARS	6 073	218	304	363	435	139	185	215	252	122	160	184	214	108	139	159	184
32 YEARS	6 478	206	281	331	392	136	177	203	235	120	154	176	202	107	135	154	175
34 YEARS	6 875	194	258	300	351	131	167	191	219	117	147	167	190	105	131	147	166
36 YEARS	7 229	180	235	270	312	125	157	178	201	112	140	157	177	101	125	139	156
38 YEARS	7 507	166	212	241	276	118	146	164	184	107	131	146	163	97	118	131	145
40 YEARS	7 677	152	190	214	242	111	135	150	167	101	122	135	149	92	110	121	134
42 YEARS	7 739	138	169	188	210	103	123	136	150	94	112	123	135	86	102	112	122
44 YEARS	7 716	123	149	164	181	94	111	122	133	87	102	111	121	80	94	102	111
46 YEARS	7 624	109	130	141	155	85	100	108	117	79	92	99	107	74	85	92	99
48 YEARS	7 481	96	111	120	130	76	88	94	101	71	82	87	94	67	76	81	87
50 YEARS	7 302	82	94	101	108	67	76	81	87	63	71	76	81	60	67	71	76
52 YEARS	7 079	70	78	83	88	58	65	69	73	55	61	65	68	52	58	61	64
54 YEARS	6 807	57	63	67	70	49	54	57	59	47	51	54	56	45	49	51	53
56 YEARS	6 484	46	50	52	54	40	43	45	47	38	41	43	45	37	40	41	43
58 YEARS	6 111	34	37	38	39	31	33	34	35	30	32	33	34	29	31	32	33
60 YEARS	5 688	24	25	26	26	22	23	23	24	21	22	23	23	21	22	22	23
62 YEARS	5 215	14	14	14	15	13	13	14	14	13	13	13	14	13	13	13	13
64 YEARS	4 691	4	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4
NONWHITE																	
18 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

MANAGERS, OFFICIALS, AND PROPRIETORS, EXCLUDING FARM--ALL EDUCATION LEVELS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	2 562	362	618	821	1 102	179	280	357	460	147	223	279	355	122	180	222	279
20 YEARS	3 558	357	590	770	1 016	185	280	352	446	153	226	280	350	128	185	226	279
22 YEARS	4 479	350	561	721	935	188	279	345	431	158	228	278	343	134	189	227	277
24 YEARS	5 325	342	532	672	858	191	276	337	415	161	228	275	335	138	191	227	274
26 YEARS	6 096	331	501	625	785	191	271	327	397	163	226	270	325	141	191	226	269
28 YEARS	6 793	320	471	579	716	190	264	315	379	164	223	263	313	143	190	223	262
30 YEARS	7 414	306	440	533	651	188	256	302	359	163	218	255	301	143	188	218	254
32 YEARS	7 945	292	410	490	589	185	247	288	338	162	212	246	287	143	185	212	245
34 YEARS	8 394	277	379	448	531	180	236	273	317	159	205	236	272	141	180	205	235
36 YEARS	8 778	261	349	407	477	175	225	257	296	155	197	224	256	139	174	197	224
38 YEARS	9 116	245	320	369	426	168	213	241	274	151	188	212	240	135	168	188	211
40 YEARS	9 424	228	292	332	379	161	200	224	253	145	179	199	223	131	160	178	199
42 YEARS	9 684	210	264	297	335	153	187	207	231	139	168	186	206	126	152	168	185
44 YEARS	9 896	193	237	263	294	144	173	190	210	131	157	172	189	120	143	156	171
46 YEARS	10 068	175	211	232	255	134	158	173	189	123	145	158	172	114	133	144	157
48 YEARS	10 210	157	186	202	220	123	143	155	168	114	132	143	154	106	123	132	142
50 YEARS	10 332	140	161	174	187	112	128	137	147	105	120	128	137	98	112	119	127
52 YEARS	10 429	122	138	147	157	100	113	120	127	95	106	112	119	89	100	106	112
54 YEARS	10 498	104	115	122	129	88	97	102	108	83	92	97	102	79	87	92	96
56 YEARS	10 537	86	94	98	102	75	81	84	88	71	77	81	84	68	74	77	80
58 YEARS	10 548	67	72	75	77	60	64	66	69	58	62	64	66	56	60	62	64
60 YEARS	10 529	49	51	53	54	45	47	48	49	44	46	47	48	42	44	46	47
62 YEARS	10 482	30	31	31	32	28	29	29	30	28	28	29	29	27	28	28	29
64 YEARS	10 406	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
WHITE																	
18 YEARS	2 575	368	630	838	1 126	182	285	363	468	149	226	284	361	123	182	226	283
20 YEARS	3 577	363	601	786	1 038	187	285	358	455	155	230	284	356	130	188	229	284
22 YEARS	4 505	356	572	736	955	191	284	351	440	160	231	283	350	136	191	231	282
24 YEARS	5 358	348	542	686	877	194	280	343	423	164	231	280	341	140	194	231	279
26 YEARS	6 136	337	511	638	802	194	275	332	405	166	230	275	331	143	194	230	274
28 YEARS	6 839	325	480	590	731	194	269	321	386	166	227	268	319	145	193	226	267
30 YEARS	7 467	312	449	544	664	191	261	307	365	166	222	260	306	145	191	222	259
32 YEARS	8 004	297	418	499	601	188	251	293	344	164	216	250	292	145	188	216	249
34 YEARS	8 459	282	387	457	542	183	241	278	323	162	209	240	277	143	183	208	239
36 YEARS	8 850	266	356	415	486	178	229	262	301	158	201	228	261	141	177	200	227
38 YEARS	9 194	249	326	376	435	171	217	245	279	153	192	216	244	138	171	191	215
40 YEARS	9 507	232	297	338	386	164	204	228	257	147	182	203	227	133	163	181	202
42 YEARS	9 774	214	269	302	341	155	190	211	235	141	171	189	210	128	155	170	188
44 YEARS	9 991	196	241	268	299	146	176	193	213	133	159	175	192	122	145	159	174
46 YEARS	10 168	178	215	236	260	136	161	176	192	125	147	160	175	116	135	147	160
48 YEARS	10 316	160	189	206	224	125	146	158	171	116	135	145	157	108	125	134	145
50 YEARS	10 442	142	164	177	191	114	131	140	150	107	122	130	139	100	113	121	129
52 YEARS	10 544	124	140	150	160	102	115	122	130	96	108	114	121	91	101	107	114
54 YEARS	10 616	105	117	124	131	89	99	104	109	85	94	98	103	81	89	93	98
56 YEARS	10 659	87	95	99	104	76	82	86	89	72	79	82	85	69	75	78	82
58 YEARS	10 673	68	73	76	78	61	65	67	70	59	63	65	67	57	61	63	65
60 YEARS	10 658	50	52	53	55	46	48	49	50	44	46	48	49	43	45	46	47
62 YEARS	10 614	30	31	32	32	29	29	30	30	28	29	29	30	28	28	29	29
64 YEARS	10 540	10	10	10	11	10	10	10	10	10	10	10	10	10	10	10	10
NONWHITE																	
18 YEARS	2 056	180	291	377	493	97	143	178	223	81	117	143	177	69	97	117	143
20 YEARS	2 619	176	277	352	454	98	142	174	215	83	117	142	173	71	98	117	141
22 YEARS	3 129	172	262	328	416	99	140	169	206	85	117	140	168	73	99	117	139
24 YEARS	3 585	166	246	305	380	99	137	163	197	85	116	137	163	74	99	115	136
26 YEARS	3 988	159	231	282	347	98	133	157	187	85	113	133	156	75	98	113	132
28 YEARS	4 337	152	215	259	315	96	128	150	177	84	110	128	149	74	96	110	127
30 YEARS	4 633	144	200	237	284	93	123	142	166	82	106	122	141	73	93	106	122
32 YEARS	4 873	136	184	216	256	90	117	134	155	80	102	116	133	72	90	102	116
34 YEARS	5 057	127	169	196	229	87	110	125	143	77	97	110	125	70	86	97	109
36 YEARS	5 190	118	154	177	204	82	103	116	132	74	92	103	116	67	82	91	102
38 YEARS	5 275	109	139	158	181	78	96	107	121	70	86	96	107	64	77	86	95
40 YEARS	5 314	100	125	141	159	73	89	98	110	66	80	88	98	60	72	80	88
42 YEARS	5 284	91	112	125	139	68	81	89	99	62	74	81	89	57	67	74	81
44 YEARS	5 195	82	99	109	121	62	74	81	88	57	68	74	80	53	62	67	73
46 YEARS	5 074	73	87	95	104	57	67	72	78	53	61	66	72	49	57	61	66
48 YEARS	4 949	65	76	82	89	52	59	64	69	48	55	59	64	45	51	55	59
50 YEARS	4 844	57	65	70	75	46	52	56	60	43	49	52	56	41	46	49	52
52 YEARS	4 747	49	55	59	63	41	46	48	51	39	43	45	48	36	41	43	45
54 YEARS	4 647	42	46	48	51	35	39	41	43	34	37	39	41	32	35	37	39
56 YEARS	4 545	34	37	39	40	30	32	34	35	28	31	32	33	27	29	31	32
58 YEARS	4 441	27	28	29	30	24	25	26	27	23	25	25	26	22	24	24	25
60 YEARS	4 333	19	20	21	21	18	19	19	19	17	18	18	19	17	18	18	18
62 YEARS	4 224	12	12	12	12	11	11	12	12	11	11	11	11	11	11	11	11
64 YEARS	4 111	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

MANAGERS, OFFICIALS, AND PROPRIETORS, EXCLUDING FARM--ELEMENTARY: 8 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	2 749	267	452	599	802	135	208	263	338	111	166	207	262	93	135	166	207
20 YEARS	3 362	262	430	560	738	137	207	258	326	114	167	206	257	97	138	167	205
22 YEARS	3 922	255	407	523	678	139	204	252	314	117	167	204	251	99	139	167	203
24 YEARS	4 430	248	385	487	621	139	201	244	301	118	166	200	243	101	139	166	199
26 YEARS	4 886	240	362	451	567	139	196	236	287	119	164	195	235	103	139	164	195
28 YEARS	5 290	230	339	417	516	137	190	227	273	118	161	190	226	103	137	161	189
30 YEARS	5 640	220	316	384	468	135	184	217	258	117	157	183	216	103	135	156	183
32 YEARS	5 918	209	294	352	423	132	177	206	242	116	152	176	205	102	132	152	175
34 YEARS	6 135	198	272	321	382	129	169	195	227	113	147	168	194	101	128	146	168
36 YEARS	6 312	187	250	292	342	124	161	184	211	110	141	160	183	99	124	140	159
38 YEARS	6 473	175	229	264	306	120	152	172	196	107	134	151	171	96	119	134	151
40 YEARS	6 639	163	209	238	272	115	143	160	181	103	127	142	160	93	114	127	142
42 YEARS	6 796	151	189	213	241	109	133	148	166	99	120	133	148	90	108	120	132
44 YEARS	6 939	138	170	190	212	103	124	136	151	94	112	123	136	86	102	112	123
46 YEARS	7 068	126	152	167	184	96	114	124	136	88	104	113	124	81	95	104	113
48 YEARS	7 186	114	134	146	159	89	103	112	121	82	95	103	111	76	88	95	103
50 YEARS	7 296	101	117	126	136	81	93	100	107	76	86	92	99	71	81	86	92
52 YEARS	7 397	88	100	107	114	73	82	87	93	69	77	82	87	65	72	77	81
54 YEARS	7 488	76	84	89	94	64	71	75	79	61	67	71	74	58	64	67	70
56 YEARS	7 569	63	69	72	75	55	59	62	65	52	57	59	62	50	54	56	59
58 YEARS	7 639	50	53	55	57	44	47	49	51	43	46	47	49	41	44	45	47
60 YEARS	7 698	36	38	39	40	33	35	36	37	32	34	35	36	31	33	34	35
62 YEARS	7 748	22	23	23	24	21	22	22	22	21	21	22	22	20	21	21	21
64 YEARS	7 787	8	8	8	8	7	8	8	8	7	7	7	8	7	7	7	7
WHITE																	
18 YEARS	2 728	272	460	610	817	137	211	268	344	113	169	211	266	94	137	169	210
20 YEARS	3 367	266	438	571	752	140	210	262	332	116	170	209	261	98	140	170	209
22 YEARS	3 950	260	415	533	690	141	208	256	320	119	170	207	255	101	141	170	206
24 YEARS	4 477	252	392	496	632	142	204	249	306	120	169	203	247	103	142	169	203
26 YEARS	4 948	244	369	459	577	141	199	240	292	121	167	199	239	104	141	166	198
28 YEARS	5 364	234	345	424	525	140	194	231	277	120	163	193	230	105	140	163	192
30 YEARS	5 722	224	322	390	477	137	187	220	262	119	159	186	219	105	137	159	186
32 YEARS	6 003	213	299	358	431	134	179	210	246	117	154	179	209	104	134	154	178
34 YEARS	6 218	201	276	326	388	131	171	198	231	115	149	171	197	102	130	149	170
36 YEARS	6 392	189	254	297	348	126	163	187	215	112	143	162	186	100	126	142	162
38 YEARS	6 548	177	233	269	311	121	154	175	199	108	136	154	174	97	121	136	153
40 YEARS	6 710	165	212	242	276	116	145	163	183	104	129	144	162	95	116	129	144
42 YEARS	6 864	153	192	216	244	110	135	150	168	100	122	135	150	91	110	121	134
44 YEARS	7 001	140	173	192	215	104	125	138	153	95	114	125	137	87	103	113	124
46 YEARS	7 124	128	154	169	187	97	115	126	138	89	105	115	125	82	97	105	114
48 YEARS	7 238	115	136	148	161	90	105	113	123	83	97	104	113	77	89	96	104
50 YEARS	7 346	102	118	128	138	82	94	101	108	77	87	94	100	72	81	87	93
52 YEARS	7 445	89	102	108	116	74	83	88	94	69	78	83	88	65	73	78	82
54 YEARS	7 534	77	85	90	95	65	72	75	79	61	68	71	75	58	64	69	71
56 YEARS	7 614	63	69	72	76	55	60	63	65	53	57	60	62	50	55	57	59
58 YEARS	7 684	50	54	56	58	45	48	49	51	43	46	48	49	42	44	46	47
60 YEARS	7 745	37	38	39	40	34	35	36	37	33	34	35	36	32	33	34	35
62 YEARS	7 796	22	23	23	24	21	22	22	22	21	21	22	22	20	21	21	22
64 YEARS	7 837	8	8	8	8	7	8	8	8	7	7	8	8	7	7	7	7
NONWHITE																	
18 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

MANAGERS, OFFICIALS, AND PROPRIETORS, EXCLUDING FARM--HIGH SCHOOL: 4 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	2 911	347	598	798	1 076	171	268	342	443	140	212	267	341	116	171	212	267
20 YEARS	3 711	342	570	748	992	175	267	337	429	145	215	267	335	121	175	215	266
22 YEARS	4 456	335	541	700	912	178	266	330	414	149	216	265	328	126	178	216	264
24 YEARS	5 145	326	513	652	837	180	262	322	398	152	216	261	320	130	180	216	261
26 YEARS	5 778	317	484	607	766	180	257	312	382	154	214	257	310	132	180	214	256
28 YEARS	6 356	306	455	562	699	180	251	301	364	154	211	251	300	134	180	211	250
30 YEARS	6 877	293	426	519	636	178	244	289	345	154	207	243	288	134	178	207	242
32 YEARS	7 333	280	397	477	576	175	236	276	326	153	202	235	275	134	175	202	234
34 YEARS	7 729	266	368	437	521	171	226	262	306	150	196	225	261	133	171	195	225
36 YEARS	8 076	252	340	398	469	166	216	248	286	147	189	215	247	131	166	188	214
38 YEARS	8 386	237	312	361	420	161	205	233	266	143	181	204	232	128	160	180	204
40 YEARS	8 666	221	286	326	374	154	193	218	246	138	172	193	217	125	154	172	192
42 YEARS	8 885	205	260	293	332	147	181	202	226	133	163	181	201	121	147	162	180
44 YEARS	9 054	189	234	262	293	139	169	187	207	127	153	168	186	116	139	152	168
46 YEARS	9 205	173	210	232	256	131	156	171	187	120	142	155	170	111	130	142	155
48 YEARS	9 371	157	186	203	222	122	143	155	168	113	132	142	154	105	121	131	142
50 YEARS	9 585	141	164	177	191	113	129	139	149	105	120	129	138	98	112	120	128
52 YEARS	9 830	125	142	151	162	102	115	123	131	96	108	115	122	90	102	108	114
54 YEARS	10 093	108	120	127	134	91	101	106	112	86	95	100	106	82	90	95	100
56 YEARS	10 375	90	99	103	108	78	85	89	93	75	81	85	89	72	78	81	85
58 YEARS	10 675	72	77	80	83	64	69	71	74	62	66	69	71	60	64	66	68
60 YEARS	10 993	53	56	57	59	49	51	53	54	48	50	51	52	46	48	50	51
62 YEARS	11 329	33	34	35	35	31	32	33	33	31	32	32	33	30	31	32	32
64 YEARS	11 684	12	12	12	12	11	11	11	11	11	11	11	11	11	11	11	11
WHITE																	
18 YEARS	2 927	352	607	810	1 094	173	271	347	449	141	215	271	345	117	173	215	270
20 YEARS	3 727	346	578	760	1 008	177	271	341	435	146	217	270	340	123	177	217	269
22 YEARS	4 472	339	550	711	927	180	269	334	420	150	219	268	333	127	180	218	267
24 YEARS	5 162	331	521	663	851	182	266	326	404	153	218	265	324	131	182	218	264
26 YEARS	5 797	321	491	616	779	182	261	316	387	155	217	260	315	133	182	216	259
28 YEARS	6 377	310	461	570	710	182	254	305	369	156	214	254	304	135	182	213	253
30 YEARS	6 901	297	432	526	646	180	247	293	350	156	210	246	291	136	180	209	245
32 YEARS	7 361	284	402	484	585	177	238	280	330	154	204	238	278	135	177	204	237
34 YEARS	7 761	270	373	443	529	173	229	266	310	152	198	228	264	134	173	198	227
36 YEARS	8 112	255	345	404	475	168	219	251	290	149	191	218	250	132	168	190	217
38 YEARS	8 425	240	317	367	426	163	208	236	270	145	183	207	235	130	162	182	206
40 YEARS	8 709	224	289	331	380	156	196	221	249	140	174	195	220	126	156	174	194
42 YEARS	8 929	208	263	297	336	149	184	205	229	134	165	183	204	122	148	164	182
44 YEARS	9 097	192	237	265	296	141	171	189	209	128	154	170	188	117	140	154	170
46 YEARS	9 248	175	212	235	259	132	158	173	189	122	144	157	172	112	132	144	157
48 YEARS	9 415	159	189	206	225	123	144	157	170	114	133	144	156	106	123	133	143
50 YEARS	9 630	143	166	179	193	114	131	140	151	106	121	130	140	99	113	121	130
52 YEARS	9 878	126	143	153	164	103	117	124	132	97	109	116	123	91	103	109	116
54 YEARS	10 145	109	121	128	136	92	102	107	113	87	96	101	107	82	91	96	101
56 YEARS	10 431	91	100	104	109	79	86	90	94	76	82	86	89	72	78	82	85
58 YEARS	10 735	73	78	81	84	65	69	72	74	63	67	69	72	60	64	67	69
60 YEARS	11 059	54	57	58	59	49	52	53	54	48	50	51	53	47	49	50	51
62 YEARS	11 402	34	35	35	36	32	33	33	33	31	32	32	33	30	31	32	32
64 YEARS	11 764	12	12	12	12	11	11	11	12	11	11	11	11	11	11	11	11
NONWHITE																	
18 YEARS	2 051	210	343	447	589	112	166	207	261	93	135	166	206	79	112	135	166
20 YEARS	2 847	206	327	418	542	114	166	203	252	96	136	165	202	82	114	136	165
22 YEARS	3 552	201	309	390	498	115	163	198	243	98	136	163	197	85	115	136	162
24 YEARS	4 166	194	291	363	455	115	160	191	232	99	134	159	191	86	115	134	159
26 YEARS	4 689	187	273	335	415	113	155	184	220	98	132	155	183	86	113	132	154
28 YEARS	5 121	178	255	309	377	111	149	175	208	97	128	149	175	86	111	128	148
30 YEARS	5 461	169	236	283	341	108	143	166	195	95	124	142	166	84	108	123	142
32 YEARS	5 677	159	218	258	307	104	136	157	182	92	118	135	156	82	104	118	135
34 YEARS	5 788	149	200	234	275	100	128	147	169	89	113	128	146	80	100	112	127
36 YEARS	5 829	139	183	212	246	95	121	137	156	85	107	120	136	77	95	106	120
38 YEARS	5 837	129	166	190	219	90	113	127	143	81	100	112	126	74	90	100	112
40 YEARS	5 844	119	151	171	194	85	105	117	131	77	94	104	116	70	85	94	104
42 YEARS	5 810	109	136	152	171	80	97	107	119	73	88	97	107	67	80	87	96
44 YEARS	5 733	99	121	135	150	74	89	98	108	68	81	89	97	63	74	81	88
46 YEARS	5 644	90	108	118	130	69	81	89	97	64	75	81	88	59	69	74	81
48 YEARS	5 570	81	95	103	112	63	74	80	86	59	68	73	79	55	63	68	73
50 YEARS	5 541	72	83	89	96	58	66	71	76	54	62	66	70	51	57	61	66
52 YEARS	5 542	63	71	76	81	52	59	62	66	49	55	58	62	46	52	55	58
54 YEARS	5 561	54	60	64	67	46	51	54	56	44	48	51	53	41	46	48	50
56 YEARS	5 600	45	50	52	54	39	43	45	47	38	41	43	45	36	39	41	43
58 YEARS	5 657	36	39	40	42	32	35	36	37	31	33	34	36	30	32	33	34
60 YEARS	5 732	27	28	29	30	25	26	26	27	24	25	26	26	23	24	25	26
62 YEARS	5 826	17	17	17	18	16	16	16	17	15	16	16	16	15	16	16	16
64 YEARS	5 939	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

MANAGERS, OFFICIALS, AND PROPRIETORS, EXCLUDING FARM--COLLEGE: 4 YEARS OR MORE

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	3 149	551	977	1 320	1 800	257	418	543	713	206	326	417	541	168	258	326	416
20 YEARS	4 213	546	935	1 241	1 662	266	421	538	695	216	333	419	535	179	267	332	418
22 YEARS	5 245	538	892	1 165	1 533	274	421	530	674	225	337	420	528	188	274	337	419
24 YEARS	6 245	529	850	1 091	1 412	280	419	521	653	233	341	418	518	196	280	340	417
26 YEARS	7 213	517	806	1 019	1 297	284	416	509	629	239	342	414	507	203	285	341	413
28 YEARS	8 150	503	762	949	1 188	287	410	496	604	244	341	409	493	209	287	341	408
30 YEARS	9 053	488	718	881	1 086	288	402	481	578	247	339	401	478	214	288	338	400
32 YEARS	9 897	471	675	815	989	288	393	464	551	249	335	392	461	217	287	334	390
34 YEARS	10 695	452	631	751	899	286	382	445	522	249	329	381	443	219	285	328	379
36 YEARS	11 480	432	588	690	814	282	369	426	493	248	321	368	424	22[illegible]	281	320	367
38 YEARS	12 284	411	545	631	734	276	355	405	463	246	312	354	403	219	276	311	352
40 YEARS	13 141	388	502	574	658	269	339	382	432	241	301	338	380	217	269	300	336
42 YEARS	14 102	364	460	519	587	260	321	358	401	235	288	320	357	214	260	287	319
44 YEARS	15 119	338	417	466	520	249	302	333	369	227	273	301	331	208	248	272	299
46 YEARS	16 110	311	375	414	457	236	280	306	335	217	256	279	305	200	235	255	278
48 YEARS	16 997	282	333	363	396	220	257	278	301	204	237	256	277	189	219	236	255
50 YEARS	17 703	252	292	315	340	202	232	248	267	189	216	231	247	177	201	215	230
52 YEARS	18 265	222	251	268	286	183	205	218	232	172	193	205	217	162	181	192	204
54 YEARS	18 716	190	211	223	236	161	178	187	197	153	168	177	186	145	160	168	176
56 YEARS	19 056	158	172	180	188	137	149	155	162	131	142	148	155	125	136	142	148
58 YEARS	19 284	124	133	138	143	111	119	123	127	107	114	118	122	103	110	114	118
60 YEARS	19 400	90	95	97	100	83	87	89	91	81	85	87	89	79	82	84	86
62 YEARS	19 405	55	57	58	59	52	54	55	55	51	53	54	54	50	52	53	53
64 YEARS	19 298	19	19	19	19	18	19	19	19	18	18	18	19	18	18	18	18
WHITE																	
18 YEARS	3 134	560	995	1 346	1 836	261	425	552	726	209	331	424	549	170	262	331	423
20 YEARS	4 208	555	952	1 265	1 696	270	427	546	707	219	337	426	544	181	271	337	425
22 YEARS	5 251	547	909	1 188	1 564	278	428	539	686	228	342	426	536	190	278	342	425
24 YEARS	6 261	537	865	1 112	1 440	284	426	529	664	236	346	425	527	199	284	345	424
26 YEARS	7 240	525	821	1 038	1 322	288	422	518	640	242	347	421	515	206	289	347	420
28 YEARS	8 187	512	776	967	1 211	291	416	504	615	247	346	415	502	212	291	346	414
30 YEARS	9 101	496	731	897	1 107	292	409	488	588	250	344	407	486	216	292	343	406
32 YEARS	9 955	478	686	830	1 008	292	399	471	560	252	340	398	469	220	291	339	397
34 YEARS	10 765	459	642	765	916	290	388	453	531	253	333	386	450	222	289	333	385
36 YEARS	11 561	439	598	702	828	286	375	432	501	251	326	374	430	223	285	325	372
38 YEARS	12 374	417	554	642	747	280	360	411	471	249	316	359	409	222	280	316	358
40 YEARS	13 237	394	510	584	670	273	344	388	439	245	305	343	386	220	272	304	341
42 YEARS	14 198	369	467	527	597	264	326	364	407	239	292	325	362	216	263	291	324
44 YEARS	15 210	343	424	473	529	253	306	338	374	230	277	305	336	211	252	276	304
46 YEARS	16 198	315	381	426	464	239	284	311	340	220	260	283	309	202	238	259	282
48 YEARS	17 085	286	339	369	403	223	260	282	306	207	240	259	281	192	222	239	258
50 YEARS	17 800	256	297	320	345	205	235	252	271	191	219	234	251	179	204	218	233
52 YEARS	18 377	225	255	272	291	185	209	222	236	174	196	208	220	164	184	195	207
54 YEARS	18 847	193	215	227	239	163	181	190	200	155	171	180	189	147	162	170	179
56 YEARS	19 210	160	175	183	191	139	151	158	165	133	144	151	157	127	138	144	150
58 YEARS	19 467	126	135	140	145	113	121	125	129	109	116	120	124	105	112	116	119
60 YEARS	19 616	92	96	99	101	84	88	91	93	82	86	88	90	80	84	86	88
62 YEARS	19 658	56	58	59	60	53	55	55	56	52	54	54	55	51	53	53	54
64 YEARS	19 593	19	19	20	20	19	19	19	19	18	19	19	19	18	19	19	19
NONWHITE																	
18 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

CLERICAL AND KINDRED WORKERS--ALL EDUCATION LEVELS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS.	1 672	213	353	464	616	109	167	209	266	91	134	166	208	76	110	134	166
20 YEARS.	2 418	209	337	435	567	112	166	206	258	94	136	166	205	80	112	136	165
22 YEARS.	3 086	204	319	406	521	114	165	201	249	96	136	164	200	83	114	136	164
24 YEARS.	3 678	198	302	377	477	114	162	195	238	98	135	161	194	85	114	135	161
26 YEARS.	4 194	191	283	349	435	114	158	188	227	98	133	157	187	85	114	133	157
28 YEARS.	4 633	183	264	322	395	112	153	180	215	97	130	152	179	85	112	130	152
30 YEARS.	4 994	174	245	295	357	110	147	171	202	96	126	146	170	85	109	126	146
32 YEARS.	5 254	164	227	269	321	106	140	162	189	94	121	139	161	83	106	121	139
34 YEARS.	5 427	154	208	244	288	102	132	152	175	91	116	132	151	81	102	116	132
36 YEARS.	5 539	144	190	221	257	98	125	142	162	87	110	124	141	79	98	110	124
38 YEARS.	5 616	134	173	198	228	93	117	132	149	84	104	116	131	76	93	104	116
40 YEARS.	5 685	123	156	177	202	88	109	121	136	80	97	108	121	72	88	97	108
42 YEARS.	5 721	113	140	157	177	83	100	111	123	75	91	100	111	69	82	90	100
44 YEARS.	5 719	102	125	139	154	77	92	101	111	70	84	92	100	65	76	83	91
46 YEARS.	5 694	92	110	121	133	71	83	91	99	65	77	83	90	60	70	76	83
48 YEARS.	5 658	82	96	105	114	65	75	81	87	60	69	75	80	56	64	69	74
50 YEARS.	5 623	72	83	90	96	58	66	71	76	55	62	66	71	51	58	62	66
52 YEARS.	5 585	62	71	75	80	52	58	62	65	49	55	58	61	46	51	54	58
54 YEARS.	5 537	53	59	62	65	45	50	52	55	43	47	49	52	41	45	47	49
56 YEARS.	5 480	43	47	49	52	38	41	43	45	36	39	41	43	35	38	39	41
58 YEARS.	5 413	34	36	38	39	30	32	33	35	29	31	32	33	28	30	31	32
60 YEARS.	5 337	24	26	26	27	22	24	24	25	22	23	23	24	21	22	23	23
62 YEARS.	5 251	15	15	16	16	14	14	15	15	14	14	14	15	13	14	14	14
64 YEARS.	5 155	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
WHITE																	
18 YEARS.	1 647	217	361	475	630	112	170	214	272	92	137	170	213	77	112	137	169
20 YEARS.	2 421	214	344	445	580	115	170	211	264	96	139	169	210	81	115	138	169
22 YEARS.	3 114	209	327	415	533	116	168	206	254	98	139	168	205	84	116	139	167
24 YEARS.	3 728	203	308	386	488	117	165	200	244	100	138	165	199	86	117	138	164
26 YEARS.	4 261	195	290	357	445	116	161	192	232	100	136	161	192	87	116	136	160
28 YEARS.	4 715	187	270	329	404	115	156	184	219	100	133	155	183	87	114	133	155
30 YEARS.	5 087	178	251	302	365	112	150	175	206	98	129	149	174	86	112	128	149
32 YEARS.	5 355	168	232	275	328	109	143	165	193	96	124	142	164	85	108	124	142
34 YEARS.	5 531	157	213	250	294	105	135	155	179	93	118	135	154	83	104	118	134
36 YEARS.	5 643	147	194	225	262	100	127	145	165	89	112	127	144	80	100	112	126
38 YEARS.	5 720	136	177	202	233	95	119	134	152	85	106	119	134	77	95	106	118
40 YEARS.	5 786	126	159	181	206	90	111	124	139	81	99	110	123	74	89	99	110
42 YEARS.	5 818	115	143	160	180	84	102	113	126	76	92	102	113	70	84	92	101
44 YEARS.	5 811	104	127	141	157	78	93	103	113	72	85	93	102	66	78	85	93
46 YEARS.	5 778	94	112	123	136	72	85	92	101	66	78	84	92	61	72	78	84
48 YEARS.	5 735	83	98	106	116	66	76	82	89	61	70	76	82	57	65	70	75
50 YEARS.	5 695	73	85	91	98	59	67	72	77	55	63	67	72	52	59	63	67
52 YEARS.	5 652	63	72	76	81	52	59	62	66	49	55	59	62	47	52	55	58
54 YEARS.	5 599	54	60	63	66	46	50	53	56	43	48	50	53	41	45	47	50
56 YEARS.	5 537	44	48	50	52	38	42	43	45	37	40	41	43	35	38	40	41
58 YEARS.	5 465	34	37	38	39	31	33	34	35	30	32	33	34	29	30	31	32
60 YEARS.	5 384	25	26	27	27	23	24	24	25	22	23	24	24	21	22	23	24
62 YEARS.	5 294	15	15	16	16	14	15	15	15	14	14	14	15	14	14	14	14
64 YEARS.	5 195	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
NONWHITE																	
18 YEARS.	1 802	162	263	343	450	86	128	159	201	72	104	128	158	61	86	104	127
20 YEARS.	2 303	158	250	320	414	87	127	156	193	74	104	126	155	63	87	104	126
22 YEARS.	2 753	154	237	298	380	88	125	152	186	75	104	125	151	65	88	104	124
24 YEARS.	3 153	149	223	277	348	88	122	147	178	75	103	122	146	66	88	103	122
26 YEARS.	3 502	143	209	257	317	87	119	141	169	75	101	118	140	66	87	101	118
28 YEARS.	3 800	137	195	236	288	85	115	135	159	74	98	114	134	66	85	98	114
30 YEARS.	4 046	130	181	217	261	83	110	128	150	73	95	110	127	65	83	95	109
32 YEARS.	4 226	123	168	198	235	80	105	121	140	71	91	104	120	63	80	91	104
34 YEARS.	4 349	115	154	180	211	77	99	113	130	69	87	99	113	62	77	87	99
36 YEARS.	4 431	107	141	163	189	74	94	106	121	66	83	93	105	60	74	83	93
38 YEARS.	4 488	100	128	147	168	70	88	98	111	63	78	87	98	57	70	78	87
40 YEARS.	4 536	92	116	131	149	66	81	91	101	60	73	81	90	55	66	73	81
42 YEARS.	4 558	84	104	117	131	62	75	83	92	57	68	75	83	52	62	68	75
44 YEARS.	4 554	77	93	103	114	58	69	76	83	53	63	69	75	49	58	63	69
46 YEARS.	4 531	69	83	90	99	54	63	68	74	49	58	63	68	46	53	58	62
48 YEARS.	4 500	62	72	78	85	49	56	61	66	46	52	56	61	42	49	52	56
50 YEARS.	4 470	54	63	67	72	44	50	54	57	41	47	50	53	39	44	47	50
52 YEARS.	4 436	47	53	57	60	39	44	47	49	37	41	44	46	35	39	41	44
54 YEARS.	4 394	40	45	47	50	34	38	40	42	33	36	38	39	31	34	36	37
56 YEARS.	4 345	33	36	38	39	29	31	33	34	28	30	31	33	27	29	30	31
58 YEARS.	4 287	26	28	29	30	23	25	26	27	23	24	25	26	22	23	24	25
60 YEARS.	4 223	19	20	20	21	17	18	19	19	17	18	18	19	16	17	18	18
62 YEARS.	4 150	12	12	12	12	11	11	11	12	11	11	11	11	11	11	11	11
64 YEARS.	4 070	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

CLERICAL AND KINDRED WORKERS--ELEMENTARY: 8 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 950	189	315	414	551	98	149	187	237	81	120	148	186	68	98	120	148
20 YEARS	2 508	186	300	387	507	100	148	183	229	84	120	147	182	71	100	120	147
22 YEARS	3 004	181	284	361	465	101	145	178	220	85	120	145	177	73	101	120	145
24 YEARS	3 440	175	267	335	425	100	142	172	211	86	119	142	171	74	100	119	142
26 YEARS	3 816	168	251	310	387	100	139	166	200	86	117	138	165	75	100	117	138
28 YEARS	4 131	161	234	286	352	98	134	158	189	85	114	133	158	74	98	114	133
30 YEARS	4 384	153	217	262	318	96	128	151	178	83	110	128	150	73	95	110	128
32 YEARS	4 549	144	201	239	287	93	123	142	166	81	106	122	142	72	92	106	122
34 YEARS	4 641	136	185	217	257	89	116	134	155	79	101	116	133	70	89	101	115
36 YEARS	4 691	127	169	197	230	86	110	125	144	76	97	109	125	68	86	96	109
38 YEARS	4 728	118	154	177	205	82	103	117	132	73	92	103	116	66	82	91	103
40 YEARS	4 782	110	140	159	181	78	97	108	121	70	86	96	108	64	78	86	96
42 YEARS	4 839	101	126	142	160	73	90	99	111	67	81	89	99	61	73	81	89
44 YEARS	4 886	92	113	126	140	69	83	91	100	63	75	82	90	58	68	75	82
46 YEARS	4 923	83	100	110	121	64	75	82	90	59	69	75	82	54	64	69	75
48 YEARS	4 953	75	88	96	104	59	68	74	80	54	63	68	73	51	58	63	68
50 YEARS	4 974	66	76	82	89	53	61	65	70	50	57	61	65	47	53	56	60
52 YEARS	4 987	58	65	69	74	47	53	57	60	45	50	53	56	42	47	50	53
54 YEARS	4 992	49	54	57	61	41	46	48	51	39	43	46	48	37	41	43	45
56 YEARS	4 988	40	44	46	48	35	38	40	41	34	36	38	40	32	35	36	38
58 YEARS	4 976	32	34	35	36	28	30	31	32	27	29	30	31	26	28	29	30
60 YEARS	4 956	23	24	25	25	21	22	23	23	21	21	22	23	20	21	21	22
62 YEARS	4 927	14	14	15	15	13	14	14	14	13	13	14	14	13	13	13	14
64 YEARS	4 889	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
WHITE																	
18 YEARS	1 963	193	322	423	563	100	152	191	243	83	122	151	190	70	100	122	151
20 YEARS	2 540	190	306	396	518	102	151	187	234	85	123	150	186	73	102	123	150
22 YEARS	3 054	185	290	369	475	103	149	182	225	87	123	148	181	75	103	123	148
24 YEARS	3 504	179	273	343	434	103	146	176	215	88	121	145	175	76	103	121	145
26 YEARS	3 892	172	256	317	395	102	141	169	204	88	119	141	168	76	102	119	141
28 YEARS	4 216	164	239	292	359	100	137	162	193	87	116	136	161	76	100	116	136
30 YEARS	4 475	156	222	267	324	98	131	154	182	85	112	131	153	75	97	112	130
32 YEARS	4 644	147	205	244	292	95	125	145	170	83	108	125	144	74	94	108	124
34 YEARS	4 736	138	188	221	262	91	119	136	158	81	103	118	136	72	91	103	118
36 YEARS	4 784	129	172	200	234	87	112	128	146	78	98	111	127	70	87	98	111
38 YEARS	4 818	120	157	180	208	83	105	119	135	75	93	105	118	67	83	93	104
40 YEARS	4 868	111	142	162	184	79	98	110	123	71	88	98	109	65	79	87	97
42 YEARS	4 919	102	128	144	162	75	91	101	112	68	82	91	100	62	74	82	90
44 YEARS	4 958	93	115	127	142	70	84	92	102	64	76	83	92	59	69	76	83
46 YEARS	4 988	85	102	112	123	65	76	83	91	60	70	76	83	55	64	70	76
48 YEARS	5 009	76	89	97	106	59	69	75	81	55	64	69	74	51	59	64	68
50 YEARS	5 024	67	77	83	90	54	61	66	71	50	57	61	66	47	53	57	61
52 YEARS	5 031	58	66	70	75	48	54	57	61	45	51	54	57	43	48	50	53
54 YEARS	5 030	49	55	58	61	42	46	49	51	40	44	46	48	38	42	44	46
56 YEARS	5 021	41	44	46	48	35	38	40	42	34	37	38	40	32	35	37	38
58 YEARS	5 004	32	34	35	37	29	30	31	33	26	29	30	31	27	28	29	30
60 YEARS	4 978	23	24	25	25	21	22	23	23	21	22	22	23	20	21	22	22
62 YEARS	4 945	14	15	15	15	13	14	14	14	13	13	14	14	13	13	13	14
64 YEARS	4 904	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
NONWHITE																	
18 YEARS	1 759	145	239	312	412	77	115	143	181	64	93	114	142	54	77	93	114
20 YEARS	2 163	142	227	291	379	78	114	140	174	65	93	113	139	56	78	93	113
22 YEARS	2 524	138	214	271	348	78	112	136	167	66	93	111	135	57	78	93	111
24 YEARS	2 842	133	202	252	318	78	109	131	160	67	91	109	131	58	78	91	109
26 YEARS	3 118	128	189	233	290	77	106	126	152	66	90	106	126	58	77	90	105
28 YEARS	3 351	123	177	215	264	76	102	121	144	66	87	102	120	58	75	87	102
30 YEARS	3 540	117	165	198	239	74	98	115	135	65	85	98	114	57	74	84	98
32 YEARS	3 669	110	152	181	216	71	94	109	127	63	81	94	108	56	71	81	93
34 YEARS	3 747	104	140	165	194	69	89	102	118	61	78	89	102	55	69	78	89
36 YEARS	3 795	97	129	150	174	66	84	96	110	59	74	84	95	53	66	74	84
38 YEARS	3 831	91	118	135	156	63	79	90	101	57	71	79	89	51	63	70	79
40 YEARS	3 877	84	107	122	138	60	74	83	93	54	67	74	83	49	60	66	74
42 YEARS	3 918	78	97	109	123	57	69	77	85	52	63	69	76	47	57	62	69
44 YEARS	3 948	71	87	97	108	54	64	70	77	49	58	64	70	45	53	58	64
46 YEARS	3 972	65	78	85	94	50	59	64	70	46	54	59	64	43	50	54	58
48 YEARS	3 995	58	69	75	81	46	53	58	62	43	49	53	57	40	46	49	53
50 YEARS	4 020	52	60	65	70	42	48	51	55	39	45	48	51	37	42	44	47
52 YEARS	4 047	46	52	55	59	38	42	45	48	36	40	42	45	34	37	40	42
54 YEARS	4 072	39	44	46	48	33	37	39	41	32	35	37	38	30	33	35	36
56 YEARS	4 096	33	36	37	39	28	31	32	34	27	30	31	32	26	28	29	31
58 YEARS	4 120	26	28	29	30	23	25	26	26	22	24	25	26	22	23	24	25
60 YEARS	4 142	19	20	21	21	18	18	19	19	17	18	18	19	17	17	18	18
62 YEARS	4 163	12	12	12	13	11	11	12	12	11	11	11	12	11	11	11	11
64 YEARS	4 183	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

CLERICAL AND KINDRED WORKERS--HIGH SCHOOL: 4 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 910	218	363	477	634	112	171	215	274	93	138	171	214	78	113	138	170
20 YEARS	2 629	214	346	447	584	115	170	211	265	96	139	170	210	82	115	139	169
22 YEARS	3 273	209	328	417	536	116	168	206	255	99	139	168	205	84	116	139	167
24 YEARS	3 841	203	309	388	490	117	165	200	244	100	138	165	199	86	117	138	164
26 YEARS	4 333	195	290	359	447	116	161	192	232	100	136	160	191	87	116	136	160
28 YEARS	4 750	187	271	330	406	114	156	184	220	99	133	155	183	87	114	132	155
30 YEARS	5 089	178	252	303	367	112	149	175	206	97	128	149	174	86	111	128	148
32 YEARS	5 326	168	232	276	331	108	143	165	193	95	124	142	165	84	108	123	142
34 YEARS	5 473	158	214	251	297	104	135	155	180	92	118	135	155	82	104	118	134
36 YEARS	5 564	147	196	227	265	100	128	145	166	89	112	127	145	80	100	112	127
38 YEARS	5 628	137	178	204	235	95	120	135	153	85	106	119	134	77	95	106	119
40 YEARS	5 695	127	161	183	208	90	112	125	140	81	100	111	124	74	90	100	111
42 YEARS	5 742	116	145	163	183	85	103	114	127	77	93	103	114	70	84	93	102
44 YEARS	5 762	106	129	144	160	79	95	104	115	72	86	94	104	67	79	86	94
46 YEARS	5 764	95	115	126	138	73	86	94	103	67	79	86	94	62	73	79	86
48 YEARS	5 756	85	100	109	119	67	78	84	91	62	72	77	84	58	67	72	77
50 YEARS	5 749	75	87	93	101	61	69	74	79	57	65	69	74	53	60	64	69
52 YEARS	5 737	65	74	79	84	54	61	64	68	51	57	60	64	48	54	57	60
54 YEARS	5 716	55	62	65	69	47	52	55	58	45	49	52	54	42	47	49	52
56 YEARS	5 688	46	50	52	54	40	43	45	47	38	41	43	45	36	39	41	43
58 YEARS	5 651	36	38	40	41	32	34	35	36	31	33	34	35	30	32	33	34
60 YEARS	5 607	26	27	28	29	24	25	26	26	23	24	25	25	22	24	24	25
62 YEARS	5 553	16	16	17	17	15	15	16	16	15	15	15	15	14	15	15	15
64 YEARS	5 492	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
WHITE																	
18 YEARS	1 893	222	370	486	646	114	174	219	278	95	140	173	218	79	114	140	173
20 YEARS	2 638	218	352	455	595	117	173	215	270	98	141	173	214	83	117	141	172
22 YEARS	3 303	213	334	425	546	118	171	210	259	100	142	171	209	86	118	141	170
24 YEARS	3 889	206	315	395	499	119	168	203	248	101	140	168	202	88	119	140	167
26 YEARS	4 396	199	295	365	455	118	164	196	236	102	138	163	195	88	118	138	163
28 YEARS	4 824	190	276	336	413	116	158	187	223	101	135	158	186	88	116	135	157
30 YEARS	5 171	181	256	308	374	113	152	178	210	99	131	151	177	87	113	130	151
32 YEARS	5 409	171	236	281	336	110	145	168	196	97	126	144	167	86	110	125	144
34 YEARS	5 555	160	217	255	301	106	137	158	182	94	120	137	157	84	106	120	136
36 YEARS	5 640	150	199	231	269	101	129	147	169	90	114	129	147	81	101	114	129
38 YEARS	5 699	139	181	207	239	97	121	137	155	87	108	121	136	78	96	107	120
40 YEARS	5 762	128	164	186	211	91	113	126	142	83	101	113	126	75	91	101	112
42 YEARS	5 805	118	147	165	186	86	105	116	129	78	94	104	115	71	86	94	104
44 YEARS	5 820	107	131	146	162	80	96	106	116	73	87	96	105	67	80	87	95
46 YEARS	5 816	97	116	127	140	74	87	95	104	68	80	87	95	63	74	80	87
48 YEARS	5 804	86	102	110	120	68	79	85	92	63	73	78	85	59	67	72	78
50 YEARS	5 792	76	88	94	102	61	70	75	80	57	65	70	75	54	61	65	69
52 YEARS	5 776	66	75	80	85	55	61	65	69	51	58	61	65	48	54	57	61
54 YEARS	5 752	56	62	66	69	47	52	55	58	45	50	52	55	43	47	50	52
56 YEARS	5 721	46	50	52	55	40	44	45	47	38	42	43	45	37	40	41	43
58 YEARS	5 681	36	39	40	41	32	34	36	37	31	33	34	35	30	32	33	34
60 YEARS	5 634	26	27	28	29	24	25	26	26	23	24	25	26	23	24	24	25
62 YEARS	5 579	16	16	17	17	15	15	16	16	15	15	15	16	14	15	15	15
64 YEARS	5 516	5	5	5	6	5	5	5	5	5	5	5	5	5	5	5	5
NONWHITE																	
18 YEARS	1 933	172	283	370	489	90	136	170	215	75	110	135	169	64	91	110	135
20 YEARS	2 431	169	269	346	450	92	135	166	207	77	110	134	165	66	92	110	134
22 YEARS	2 880	164	255	323	413	93	133	162	199	79	110	132	161	68	93	110	132
24 YEARS	3 279	159	240	300	378	93	130	157	190	79	109	130	156	69	93	109	129
26 YEARS	3 628	153	226	278	345	92	127	151	181	79	107	126	150	69	92	107	126
28 YEARS	3 929	146	211	256	314	90	122	144	171	79	105	122	144	69	90	104	122
30 YEARS	4 179	139	196	235	284	88	118	137	161	77	101	117	137	68	88	101	117
32 YEARS	4 363	132	182	215	257	86	112	130	151	76	98	112	129	67	86	97	112
34 YEARS	4 491	124	167	196	231	83	107	122	141	73	93	106	122	66	83	93	106
36 YEARS	4 580	116	154	178	207	79	101	115	131	71	89	101	114	64	79	89	100
38 YEARS	4 649	108	140	161	185	76	95	107	121	68	84	95	106	62	76	84	94
40 YEARS	4 715	101	128	144	164	72	89	99	111	65	80	88	99	59	72	79	88
42 YEARS	4 761	93	115	129	145	68	82	91	101	62	75	82	91	57	68	74	82
44 YEARS	4 786	85	103	115	127	64	76	83	92	58	69	76	83	54	63	69	75
46 YEARS	4 797	77	92	101	111	59	70	76	83	55	64	69	75	51	59	64	69
48 YEARS	4 803	69	81	88	96	54	63	68	73	51	58	63	68	47	54	58	62
50 YEARS	4 815	61	71	76	82	49	56	60	65	46	53	56	60	43	49	52	56
52 YEARS	4 827	54	61	65	69	44	50	53	56	42	47	50	53	39	44	47	49
54 YEARS	4 835	46	51	54	57	39	43	45	48	37	41	43	45	35	39	41	43
56 YEARS	4 840	38	42	43	45	33	36	38	39	32	34	36	37	30	33	34	36
58 YEARS	4 842	30	32	33	35	27	29	30	31	26	28	29	30	25	27	28	29
60 YEARS	4 841	22	23	24	24	20	21	22	22	20	21	21	22	19	20	21	21
62 YEARS	4 836	14	14	14	14	13	13	13	14	13	13	13	13	12	13	13	13
64 YEARS	4 828	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

CLERICAL AND KINDRED WORKERS--COLLEGE: 4 YEARS OR MORE

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 839	262	443	586	782	131	204	258	331	108	163	203	257	9	132	162	203
20 YEARS	2 589	259	423	550	721	135	204	255	322	112	165	203	254	95	136	165	203
22 YEARS	3 287	254	402	514	663	138	203	250	311	116	166	202	249	99	138	166	202
24 YEARS	3 933	247	381	479	609	140	200	244	299	119	166	200	243	102	140	166	199
26 YEARS	4 528	240	359	445	557	140	197	236	286	120	165	196	235	104	140	165	196
28 YEARS	5 070	231	337	412	507	140	192	227	272	121	163	191	226	105	139	162	190
30 YEARS	5 561	221	314	379	460	138	186	218	257	120	159	185	217	106	138	159	184
32 YEARS	6 006	210	292	347	416	135	178	207	242	118	154	178	206	105	135	154	177
34 YEARS	6 402	199	270	317	374	131	170	196	226	116	149	170	195	103	131	148	169
36 YEARS	6 742	187	247	287	335	126	161	184	210	113	142	161	183	101	126	142	160
38 YEARS	7 018	174	226	259	298	121	152	171	194	108	135	151	170	98	120	134	151
40 YEARS	7 223	161	204	232	264	115	142	158	178	103	127	141	158	94	114	126	141
42 YEARS	7 335	147	184	206	232	108	131	145	161	98	118	131	144	90	107	118	130
44 YEARS	7 371	134	164	182	202	100	120	132	145	92	109	120	131	85	100	109	119
46 YEARS	7 360	121	145	159	175	93	109	119	130	86	100	109	119	79	92	100	108
48 YEARS	7 332	108	127	138	150	85	98	106	115	79	91	98	106	73	84	91	98
50 YEARS	7 315	95	110	118	127	77	88	94	100	72	82	87	93	67	76	81	87
52 YEARS	7 294	82	93	99	106	68	77	81	86	64	72	76	81	61	68	72	76
54 YEARS	7 259	70	78	82	86	59	66	69	72	56	62	65	69	54	59	62	65
56 YEARS	7 208	57	63	65	68	50	54	57	59	48	52	54	56	46	50	52	54
58 YEARS	7 143	45	48	50	51	40	43	44	46	39	41	43	44	37	40	41	42
60 YEARS	7 063	32	34	35	36	30	31	32	33	29	30	31	32	26	30	30	31
62 YEARS	6 968	20	20	21	21	19	19	19	20	18	19	19	19	18	18	19	19
64 YEARS	6 859	7	7	7	7	7	7	7	7	6	7	7	7	6	6	6	7
WHITE																	
18 YEARS	1 838	268	454	601	802	134	208	264	339	110	166	208	263	91	134	166	207
20 YEARS	2 597	265	433	563	740	138	209	261	329	115	169	208	259	97	138	169	207
22 YEARS	3 305	260	412	527	681	141	208	256	318	118	170	207	255	101	141	170	206
24 YEARS	3 962	253	390	492	624	143	205	249	306	121	170	205	248	104	143	170	204
26 YEARS	4 568	245	368	456	571	143	201	242	293	123	169	201	241	106	143	169	200
28 YEARS	5 123	236	345	422	520	143	196	233	279	123	166	196	232	108	143	166	195
30 YEARS	5 628	226	322	389	472	141	190	223	264	123	163	189	222	108	141	162	189
32 YEARS	6 092	215	299	356	426	138	183	212	248	121	158	182	211	107	138	158	181
34 YEARS	6 508	203	276	325	383	134	174	201	232	119	152	174	200	106	134	152	173
36 YEARS	6 868	191	253	294	343	129	165	188	215	115	145	165	187	103	129	145	164
38 YEARS	7 160	178	231	265	305	124	155	175	198	111	138	155	174	100	123	138	154
40 YEARS	7 373	164	209	237	270	117	145	162	182	106	130	144	161	96	117	129	144
42 YEARS	7 486	151	188	211	237	110	134	148	165	100	121	133	148	91	110	120	133
44 YEARS	7 516	137	167	186	207	102	123	135	149	94	112	122	134	86	102	111	122
46 YEARS	7 497	123	148	162	179	95	112	121	133	87	102	111	121	81	94	102	111
48 YEARS	7 461	110	129	141	153	86	100	108	117	80	93	100	108	75	86	92	100
50 YEARS	7 436	97	112	120	129	78	89	95	102	73	83	89	95	68	78	83	88
52 YEARS	7 409	84	95	101	108	69	78	83	88	65	73	78	82	62	69	73	77
54 YEARS	7 367	71	79	83	88	60	67	70	74	57	63	66	70	54	60	63	66
56 YEARS	7 310	58	64	66	69	51	55	57	60	49	53	55	57	47	50	52	55
58 YEARS	7 237	46	49	50	52	41	43	45	46	39	42	43	45	38	40	42	43
60 YEARS	7 149	33	34	35	36	30	32	32	33	29	31	31	32	29	30	31	31
62 YEARS	7 046	20	21	21	21	19	19	20	20	18	19	19	20	18	19	19	19
64 YEARS	6 928	7	7	7	7	7	7	7	7	7	7	7	7	6	7	7	7
NONWHITE																	
18 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

SALES WORKERS--ALL EDUCATION LEVELS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 054	269	449	590	784	136	210	265	338	112	168	209	264	93	137	168	209
20 YEARS	2 198	266	430	555	724	142	211	262	329	118	172	211	261	100	142	172	210
22 YEARS	3 232	262	409	520	666	145	211	258	319	123	174	210	257	105	145	174	210
24 YEARS	4 157	255	388	485	611	147	208	252	307	126	174	208	250	108	147	174	207
26 YEARS	4 972	247	365	449	558	147	204	244	293	127	172	204	242	111	147	172	203
28 YEARS	5 679	237	342	415	507	146	198	234	278	127	169	198	233	111	146	169	197
30 YEARS	6 274	226	318	381	459	143	191	223	262	126	165	190	222	111	143	164	190
32 YEARS	6 737	214	294	347	414	139	183	211	245	123	159	182	210	109	139	158	181
34 YEARS	7 078	201	270	315	371	134	173	198	228	120	152	172	197	107	134	151	172
36 YEARS	7 327	188	247	285	331	129	163	185	210	115	144	162	184	104	128	144	162
38 YEARS	7 508	174	224	255	293	122	152	171	193	110	136	152	170	100	122	135	151
40 YEARS	7 648	160	202	228	258	115	141	157	176	104	127	141	157	95	115	127	140
42 YEARS	7 717	146	180	201	226	107	130	143	159	98	118	129	143	90	107	117	129
44 YEARS	7 713	132	160	177	196	99	118	130	142	91	108	118	129	84	99	108	117
46 YEARS	7 657	118	140	154	168	91	107	116	126	84	98	106	115	78	91	98	106
48 YEARS	7 569	104	122	132	143	82	95	103	111	77	88	95	102	72	82	88	94
50 YEARS	7 467	91	104	112	120	74	84	89	96	69	78	83	89	65	73	78	83
52 YEARS	7 344	78	88	93	99	65	72	77	81	61	68	72	76	58	64	68	72
54 YEARS	7 190	65	72	76	80	56	61	64	68	53	58	61	64	50	55	58	61
56 YEARS	7 006	53	58	60	63	46	50	52	54	44	48	50	52	42	46	48	50
58 YEARS	6 792	41	44	45	47	37	39	40	42	35	38	39	40	34	36	37	39
60 YEARS	6 548	29	30	31	32	27	28	29	29	26	27	28	28	25	26	27	28
62 YEARS	6 273	17	18	18	18	16	17	17	17	16	17	17	17	16	16	16	17
64 YEARS	5 967	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
WHITE																	
18 YEARS	1 059	273	457	601	798	138	213	269	343	113	170	212	268	94	138	170	212
20 YEARS	2 213	270	437	565	736	144	214	266	335	120	174	214	265	101	144	174	213
22 YEARS	3 256	266	416	529	678	147	214	262	324	124	176	213	261	106	147	176	213
24 YEARS	4 190	259	394	493	622	149	211	255	312	127	177	211	254	110	149	176	210
26 YEARS	5 012	251	371	457	568	149	207	247	297	129	175	206	246	112	149	175	206
28 YEARS	5 724	241	347	422	516	148	201	237	282	129	172	200	236	113	148	171	200
30 YEARS	6 324	229	323	387	467	145	194	226	266	127	167	193	225	112	145	166	192
32 YEARS	6 789	217	298	353	420	141	185	214	249	125	161	184	213	111	141	160	184
34 YEARS	7 132	204	274	320	377	136	176	201	231	121	154	175	200	108	136	153	174
36 YEARS	7 381	190	250	289	336	130	165	187	214	117	146	165	186	105	130	146	164
38 YEARS	7 563	176	227	259	298	124	154	174	196	111	138	154	173	101	123	137	153
40 YEARS	7 704	162	204	231	262	117	143	159	178	106	129	143	159	96	116	128	142
42 YEARS	7 773	148	183	204	229	109	132	145	161	99	119	131	145	91	108	119	131
44 YEARS	7 770	133	162	179	199	101	120	131	144	92	109	119	131	85	100	109	119
46 YEARS	7 714	119	142	156	171	92	108	117	128	85	99	108	117	79	92	99	107
48 YEARS	7 626	105	123	134	145	83	96	104	112	78	89	96	103	72	83	89	96
50 YEARS	7 524	92	106	113	122	75	85	91	97	70	79	84	90	66	74	79	84
52 YEARS	7 400	79	89	95	101	65	73	78	82	62	69	73	77	58	65	69	73
54 YEARS	7 245	66	73	77	81	56	62	65	68	53	59	62	65	51	56	58	61
56 YEARS	7 059	53	58	61	63	47	51	53	55	45	48	50	52	43	46	48	50
58 YEARS	6 842	41	44	46	47	37	39	41	42	36	38	39	40	34	37	38	39
60 YEARS	6 595	29	31	31	32	27	28	29	29	26	27	28	29	25	27	27	28
62 YEARS	6 317	17	18	18	19	16	17	17	17	16	17	17	17	16	16	17	17
64 YEARS	6 008	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
NONWHITE																	
18 YEARS	1 269	152	247	319	418	81	120	150	188	67	98	120	149	57	81	98	120
20 YEARS	1 828	150	235	299	385	83	120	147	182	70	99	120	147	60	83	99	120
22 YEARS	2 337	146	223	279	354	84	119	144	176	72	99	119	143	62	84	99	118
24 YEARS	2 797	142	210	260	324	84	117	140	168	73	99	117	139	63	84	99	116
26 YEARS	3 207	137	198	241	296	84	114	135	160	73	97	114	134	64	84	97	113
28 YEARS	3 567	131	185	222	269	83	110	129	152	73	95	110	128	64	83	95	110
30 YEARS	3 879	124	171	203	243	81	106	123	143	71	92	106	122	64	81	92	105
32 YEARS	4 141	117	158	186	219	78	101	116	133	70	88	101	115	62	78	88	100
34 YEARS	4 355	110	145	168	196	75	95	108	124	67	84	95	108	61	75	84	95
36 YEARS	4 518	102	132	151	174	72	89	101	114	64	80	89	100	58	71	79	89
38 YEARS	4 631	94	119	136	154	67	83	93	104	61	74	83	92	56	67	74	82
40 YEARS	4 691	86	107	120	136	63	76	85	94	57	69	76	84	53	63	69	76
42 YEARS	4 679	78	95	106	118	58	70	77	85	54	64	70	76	49	58	63	69
44 YEARS	4 607	70	84	93	103	54	63	69	75	49	58	63	69	46	53	58	63
46 YEARS	4 498	62	74	80	88	49	57	61	67	45	52	56	61	42	48	52	56
48 YEARS	4 375	55	64	69	75	44	50	54	58	41	47	50	54	38	44	47	50
50 YEARS	4 259	48	54	58	63	39	44	47	50	37	41	44	47	34	39	41	44
52 YEARS	4 140	41	46	49	52	34	38	40	42	32	36	38	40	30	34	36	38
54 YEARS	4 009	34	38	40	42	29	32	34	35	28	30	32	33	26	29	30	32
56 YEARS	3 865	28	30	31	33	24	26	27	28	23	25	26	27	22	24	25	26
58 YEARS	3 709	21	23	24	24	19	20	21	22	18	20	20	21	18	19	20	20
60 YEARS	3 541	15	16	16	17	14	15	15	15	14	14	15	15	13	14	14	15
62 YEARS	3 361	9	9	10	10	9	9	9	9	8	9	9	9	8	9	9	9
64 YEARS	3 168	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

SALES WORKERS--ELEMENTARY: 8 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 479	206	345	455	607	104	160	203	259	86	129	160	202	72	105	128	160
20 YEARS	2 215	202	329	427	560	107	160	200	251	90	130	160	199	76	108	130	159
22 YEARS	2 872	198	313	399	514	109	159	195	242	92	131	159	194	79	109	131	158
24 YEARS	3 449	193	295	371	471	110	156	190	232	94	130	156	189	81	110	130	156
26 YEARS	3 948	186	278	344	430	109	153	183	221	94	128	152	182	82	109	128	152
28 YEARS	4 367	178	260	317	391	108	148	175	210	93	126	147	175	82	108	125	147
30 YEARS	4 705	170	241	291	354	106	142	167	198	92	122	142	166	81	106	122	141
32 YEARS	4 928	161	223	266	319	103	136	158	185	90	118	136	157	80	103	117	135
34 YEARS	5 054	151	206	242	287	99	129	149	173	88	113	129	148	78	99	113	128
36 YEARS	5 125	142	189	220	257	96	122	140	160	85	108	122	139	76	95	107	122
38 YEARS	5 182	132	172	198	229	91	115	130	148	82	102	115	130	74	91	102	114
40 YEARS	5 266	123	157	178	203	87	108	121	136	78	96	108	120	71	87	96	107
42 YEARS	5 359	113	141	159	179	82	100	111	124	75	90	100	111	68	82	90	100
44 YEARS	5 443	103	126	141	156	77	93	102	112	71	84	92	101	65	77	84	92
46 YEARS	5 515	93	112	123	136	72	85	92	101	66	77	84	92	61	71	77	84
48 YEARS	5 571	84	99	107	117	66	76	82	89	61	71	76	82	57	65	70	76
50 YEARS	5 607	74	85	92	99	60	68	73	78	56	63	68	73	52	59	63	68
52 YEARS	5 624	64	73	78	83	53	60	63	67	50	56	59	63	47	53	56	59
54 YEARS	5 626	55	61	64	68	46	51	54	57	44	49	51	54	42	46	48	51
56 YEARS	5 610	45	49	51	53	39	42	44	46	37	41	42	44	36	39	40	42
58 YEARS	5 578	35	38	39	40	31	34	35	36	30	32	33	35	29	31	32	33
60 YEARS	5 530	25	27	27	28	23	24	25	26	23	24	24	25	22	23	24	24
62 YEARS	5 465	15	16	16	16	15	15	15	15	14	15	15	15	14	14	15	15
64 YEARS	5 383	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
WHITE																	
18 YEARS	1 581	209	351	464	618	106	163	206	263	88	131	163	205	73	106	131	162
20 YEARS	2 295	206	335	434	570	109	163	203	255	91	132	162	202	77	109	132	162
22 YEARS	2 935	201	318	406	523	111	161	198	246	93	133	161	197	80	111	133	161
24 YEARS	3 498	195	300	378	479	111	159	193	236	95	132	158	192	82	111	132	158
26 YEARS	3 986	189	282	350	437	111	155	186	225	95	130	154	185	83	111	130	154
28 YEARS	4 398	181	264	322	397	109	150	178	213	95	127	150	177	83	109	127	149
30 YEARS	4 733	172	245	296	360	107	144	170	201	93	124	144	169	82	107	123	143
32 YEARS	4 958	163	227	270	324	104	138	161	188	91	119	138	160	81	104	119	137
34 YEARS	5 092	153	209	246	291	101	131	151	175	89	114	131	150	79	100	114	130
36 YEARS	5 173	144	192	223	260	97	124	142	162	86	109	124	141	77	97	109	123
38 YEARS	5 238	134	175	201	232	93	117	132	150	83	104	116	131	75	92	103	116
40 YEARS	5 324	124	159	180	206	88	109	122	138	79	98	109	122	72	88	97	109
42 YEARS	5 415	114	143	161	181	83	102	113	125	76	92	101	112	69	83	91	101
44 YEARS	5 494	105	128	142	158	78	94	103	114	71	85	93	102	66	78	85	93
46 YEARS	5 561	95	114	125	137	72	85	93	102	67	78	85	93	62	72	78	85
48 YEARS	5 611	85	100	108	118	66	77	83	90	62	71	77	83	57	66	71	77
50 YEARS	5 643	75	86	93	100	60	69	74	79	56	64	68	73	53	60	64	68
52 YEARS	5 657	65	74	78	84	54	60	64	68	51	57	60	64	48	53	56	60
54 YEARS	5 656	55	61	65	68	47	52	54	57	44	49	51	54	42	46	49	51
56 YEARS	5 638	45	49	52	54	39	43	45	47	38	41	43	44	36	39	41	42
58 YEARS	5 605	35	38	39	41	32	34	35	36	31	33	34	35	30	31	32	34
60 YEARS	5 554	26	27	28	28	23	25	25	26	23	24	25	25	22	23	24	24
62 YEARS	5 488	16	16	16	17	15	15	15	16	14	15	15	15	14	15	15	15
64 YEARS	5 406	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
NONWHITE																	
18 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

SALES WORKERS--HIGH SCHOOL: 4 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 562	265	445	587	782	134	206	261	334	110	165	206	260	92	134	165	205
20 YEARS	2 500	262	425	551	721	138	207	258	325	115	168	206	257	97	138	168	206
22 YEARS	3 352	257	405	516	664	141	206	253	314	119	169	205	252	101	141	169	205
24 YEARS	4 119	250	383	481	609	143	203	246	302	121	169	203	245	104	143	169	202
26 YEARS	4 801	242	361	446	556	143	199	239	288	123	168	199	237	106	143	167	198
28 YEARS	5 398	233	338	412	506	142	194	229	274	123	165	193	228	107	141	164	192
30 YEARS	5 909	222	315	379	459	139	187	219	258	122	160	186	218	107	139	160	186
32 YEARS	6 314	211	292	346	414	136	179	208	242	119	155	178	207	106	136	155	178
34 YEARS	6 624	199	269	315	372	132	170	196	226	117	149	170	195	104	131	149	169
36 YEARS	6 863	186	246	285	332	127	161	183	210	113	142	161	182	101	126	142	160
38 YEARS	7 054	173	224	257	296	121	151	171	193	109	135	151	170	98	120	134	150
40 YEARS	7 221	160	203	230	261	114	141	158	177	104	127	141	157	94	114	126	140
42 YEARS	7 345	147	182	204	230	108	131	145	160	98	118	130	144	90	107	118	130
44 YEARS	7 421	133	163	180	200	100	120	131	145	92	109	119	131	85	100	109	119
46 YEARS	7 457	120	144	157	173	92	109	118	129	85	100	108	118	79	92	100	108
48 YEARS	7 460	107	125	136	148	84	98	105	114	78	90	97	105	73	84	90	97
50 YEARS	7 438	94	108	116	125	76	86	92	99	71	81	86	92	67	75	80	86
52 YEARS	7 387	81	91	97	104	67	75	80	84	63	71	75	79	60	67	70	75
54 YEARS	7 305	68	76	80	84	58	64	67	71	55	61	64	67	52	58	60	63
56 YEARS	7 190	56	61	63	66	48	53	55	57	46	50	52	54	44	48	50	52
58 YEARS	7 044	43	46	48	49	39	41	43	44	37	40	41	42	36	38	40	41
60 YEARS	6 866	31	32	33	34	28	30	30	31	28	29	30	30	27	28	29	29
62 YEARS	6 656	19	19	19	20	18	18	18	19	17	18	18	18	17	17	18	18
64 YEARS	6 414	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
WHITE																	
18 YEARS	1 547	268	451	596	794	135	209	264	338	111	167	208	263	92	135	167	208
20 YEARS	2 499	265	431	559	732	140	209	261	329	116	170	209	260	98	140	170	208
22 YEARS	3 364	260	410	523	673	143	208	256	318	120	171	208	255	102	143	171	207
24 YEARS	4 142	253	388	487	618	144	206	250	306	123	171	205	248	106	144	171	205
26 YEARS	4 832	245	365	452	564	144	202	241	292	124	170	201	240	108	144	169	200
28 YEARS	5 435	235	342	417	513	143	196	232	277	124	166	195	231	108	143	166	195
30 YEARS	5 950	225	319	384	465	141	189	221	261	123	162	188	220	108	140	162	188
32 YEARS	6 355	213	295	351	419	137	181	210	245	121	157	180	209	107	137	156	180
34 YEARS	6 662	201	272	319	377	133	172	198	229	118	151	172	197	105	133	150	171
36 YEARS	6 897	188	249	289	337	128	163	185	212	114	144	162	184	102	127	143	162
38 YEARS	7 086	175	227	260	299	122	153	172	195	110	136	152	172	99	122	136	152
40 YEARS	7 251	162	205	233	264	116	143	159	179	105	128	142	159	95	115	127	142
42 YEARS	7 375	148	184	207	232	109	132	146	162	99	119	131	145	90	108	119	131
44 YEARS	7 452	135	164	182	202	101	121	133	146	93	110	120	132	85	101	110	120
46 YEARS	7 488	121	145	159	175	93	110	119	130	86	101	109	119	80	93	100	109
48 YEARS	7 492	108	126	137	149	85	98	106	115	79	91	98	106	74	85	91	98
50 YEARS	7 470	95	109	117	126	76	87	93	100	72	81	87	93	67	76	81	86
52 YEARS	7 418	81	92	98	104	68	76	80	85	64	71	75	80	60	67	71	75
54 YEARS	7 334	69	76	80	85	58	64	68	71	55	61	64	67	53	58	61	64
56 YEARS	7 218	56	61	64	66	49	53	55	57	47	51	53	55	45	48	50	52
58 YEARS	7 069	43	46	48	50	39	41	43	44	37	40	41	43	36	39	40	41
60 YEARS	6 888	31	32	33	34	28	30	31	31	28	29	30	30	27	28	29	30
62 YEARS	6 675	19	19	19	20	18	18	18	19	17	18	18	18	17	17	18	18
64 YEARS	6 430	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
NONWHITE																	
18 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

SALES WORKERS--COLLEGE: 4 YEARS OR MORE

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	2 259	387	662	880	1 180	191	299	382	492	155	237	299	380	129	191	237	298
20 YEARS	3 314	383	633	826	1 089	197	301	377	479	163	242	300	376	136	198	242	299
22 YEARS	4 313	377	603	774	1 003	202	300	371	464	169	245	299	369	143	202	245	298
24 YEARS	5 256	369	572	723	921	206	298	363	448	174	246	297	361	149	206	246	296
26 YEARS	6 144	358	541	673	844	207	293	353	429	177	245	292	351	153	207	245	291
28 YEARS	6 976	347	509	624	770	207	287	341	410	179	242	286	340	155	207	242	285
30 YEARS	7 754	333	476	576	700	206	279	328	389	179	238	278	326	157	206	238	277
32 YEARS	8 502	318	443	529	634	203	269	313	367	178	232	268	312	157	202	232	267
34 YEARS	9 267	304	411	483	572	198	258	297	344	175	225	257	296	156	197	224	256
36 YEARS	9 839	284	378	439	513	192	245	280	321	170	216	244	278	153	191	215	244
38 YEARS	10 368	265	345	397	457	184	231	261	296	165	205	231	260	149	183	205	230
40 YEARS	10 763	246	313	356	405	175	216	242	272	158	194	216	241	143	174	193	215
42 YEARS	10 997	226	282	317	357	165	201	223	248	150	181	200	222	137	164	181	199
44 YEARS	11 106	206	252	280	312	154	185	203	224	141	168	184	202	129	153	167	183
46 YEARS	11 137	186	223	246	270	143	168	183	200	131	154	168	183	122	142	154	167
48 YEARS	11 140	166	196	213	232	131	152	164	177	121	140	151	163	113	130	140	151
50 YEARS	11 160	147	170	183	197	118	135	145	155	111	126	135	144	104	118	126	134
52 YEARS	11 175	128	145	154	164	106	119	126	134	99	111	118	125	94	105	111	118
54 YEARS	11 165	109	121	127	134	92	102	107	113	87	96	101	107	83	91	96	101
56 YEARS	11 131	89	97	102	106	78	85	88	92	74	81	84	88	71	77	80	84
58 YEARS	11 072	70	75	78	80	63	67	69	71	60	64	67	69	58	62	64	66
60 YEARS	10 988	51	53	55	56	47	49	50	51	45	47	49	50	44	46	47	48
62 YEARS	10 880	31	32	32	33	29	30	30	31	29	29	30	30	28	29	29	30
64 YEARS	10 747	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10
WHITE																	
18 YEARS	2 261	393	672	893	1 199	193	303	387	499	157	240	302	385	130	193	240	302
20 YEARS	3 324	388	642	839	1 106	199	304	382	486	165	245	304	381	138	200	245	303
22 YEARS	4 329	382	612	786	1 019	205	304	376	471	171	248	303	374	145	205	247	302
24 YEARS	5 278	373	581	734	936	208	301	368	454	176	249	300	366	150	208	248	299
26 YEARS	6 171	363	549	683	857	210	297	358	435	179	248	296	356	154	210	248	295
28 YEARS	7 007	351	516	633	782	210	290	346	415	181	245	289	344	157	210	245	288
30 YEARS	7 789	337	483	584	711	208	282	332	394	181	241	281	331	158	208	240	280
32 YEARS	8 539	322	450	536	644	205	272	317	372	179	235	271	316	158	204	234	271
34 YEARS	9 245	305	416	490	580	200	261	301	349	177	227	260	299	157	200	227	259
36 YEARS	9 877	287	383	445	520	194	248	283	325	172	218	247	282	154	193	218	246
38 YEARS	10 407	268	350	402	464	186	234	265	300	166	208	233	263	150	185	207	232
40 YEARS	10 804	249	317	361	411	177	219	245	275	159	196	218	244	145	176	195	217
42 YEARS	11 042	229	286	321	362	167	203	225	251	151	183	202	224	138	166	183	202
44 YEARS	11 154	208	255	284	316	156	187	205	226	142	170	186	204	131	155	169	185
46 YEARS	11 190	188	226	249	274	144	170	186	203	133	156	170	185	123	143	156	169
48 YEARS	11 197	168	198	216	235	132	154	166	180	123	142	153	165	114	132	141	152
50 YEARS	11 220	149	172	185	199	120	137	147	157	112	127	136	146	105	119	127	136
52 YEARS	11 237	129	146	156	166	107	120	127	135	101	113	119	127	95	106	112	119
54 YEARS	11 230	110	122	129	136	93	103	108	114	88	97	102	108	84	92	97	102
56 YEARS	11 198	90	98	103	107	79	85	89	93	75	82	85	89	72	78	81	85
58 YEARS	11 141	71	76	78	81	63	67	70	72	61	65	67	69	59	63	65	67
60 YEARS	11 060	51	54	55	56	47	49	50	52	46	48	49	50	44	47	48	49
62 YEARS	10 953	31	32	33	33	29	30	31	31	29	30	30	31	28	29	30	30
64 YEARS	10 822	11	11	11	11	10	10	10	11	10	10	10	10	10	10	10	10
NONWHITE																	
18 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

CRAFTSMEN, FOREMEN, AND KINDRED WORKERS--ALL EDUCATION LEVELS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	2 311	222	365	476	628	117	176	219	277	98	142	175	218	83	117	142	175
20 YEARS	3 038	218	346	445	577	119	174	215	267	101	143	174	214	86	119	143	173
22 YEARS	3 685	212	328	414	529	120	172	209	256	102	143	171	208	88	120	142	171
24 YEARS	4 251	205	308	384	483	120	168	202	245	103	141	167	201	89	120	141	167
26 YEARS	4 736	196	288	355	440	118	163	193	232	103	138	162	193	90	118	138	162
28 YEARS	5 140	187	268	326	398	116	157	184	219	101	134	156	183	89	116	134	156
30 YEARS	5 462	177	249	298	359	113	150	175	205	99	129	149	174	88	113	129	149
32 YEARS	5 678	167	229	271	323	109	142	164	191	96	124	142	163	85	108	123	141
34 YEARS	5 801	156	210	245	289	104	134	154	177	93	118	134	153	83	104	117	133
36 YEARS	5 860	145	191	221	257	99	126	143	163	89	111	125	142	80	99	111	125
38 YEARS	5 885	134	173	198	227	94	117	132	149	84	104	117	131	76	94	104	116
40 YEARS	5 903	123	156	176	200	88	109	121	136	80	97	108	121	73	88	97	108
42 YEARS	5 886	112	139	156	175	82	100	111	123	75	90	99	110	69	82	90	99
44 YEARS	5 830	102	124	137	152	76	91	100	110	70	83	91	100	64	76	83	90
46 YEARS	5 752	91	109	120	131	70	82	90	98	65	76	82	89	60	70	75	82
48 YEARS	5 669	81	95	103	112	64	74	80	86	59	68	74	79	55	63	68	73
50 YEARS	5 598	71	82	88	95	57	65	70	75	54	61	65	70	50	57	61	65
52 YEARS	5 531	61	69	74	79	51	57	61	64	48	54	57	60	45	51	53	57
54 YEARS	5 460	52	58	61	64	44	49	51	54	42	46	48	51	40	44	46	48
56 YEARS	5 387	43	46	48	51	37	40	42	44	35	38	40	42	34	37	38	40
58 YEARS	5 310	33	36	37	38	30	32	33	34	29	31	32	33	28	29	30	31
60 YEARS	5 230	24	25	26	26	22	23	24	24	21	22	23	23	21	22	22	23
62 YEARS	5 147	15	15	15	15	14	14	14	15	13	14	14	14	13	14	14	14
64 YEARS	5 061	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
WHITE																	
18 YEARS	2 353	228	374	488	644	120	180	224	284	100	146	179	223	84	120	146	179
20 YEARS	3 093	223	355	456	592	122	178	220	274	103	147	178	219	88	122	146	177
22 YEARS	3 751	217	336	425	543	123	176	214	263	105	146	175	213	90	123	146	175
24 YEARS	4 327	210	316	394	496	123	172	206	251	105	144	171	205	91	123	144	171
26 YEARS	4 820	201	296	364	451	121	167	198	238	105	141	166	197	92	121	141	166
28 YEARS	5 232	192	275	334	408	119	160	189	224	103	137	160	188	91	119	137	159
30 YEARS	5 560	181	255	305	368	115	153	179	210	101	132	153	178	90	115	132	152
32 YEARS	5 779	171	234	278	331	111	145	168	195	98	126	145	167	87	111	126	144
34 YEARS	5 904	159	215	251	296	106	137	157	181	95	120	137	156	85	106	120	136
36 YEARS	5 964	148	195	226	263	101	129	146	167	91	114	128	145	82	101	113	128
38 YEARS	5 990	137	177	203	233	96	120	135	153	86	107	119	134	78	96	106	119
40 YEARS	6 007	126	159	180	205	90	111	124	139	82	100	111	123	74	90	99	110
42 YEARS	5 989	115	143	160	179	84	102	113	125	77	92	102	112	70	84	92	101
44 YEARS	5 931	104	126	140	156	78	93	102	112	71	85	93	102	66	78	85	92
46 YEARS	5 851	93	111	122	134	72	84	92	100	66	77	84	91	61	71	77	84
48 YEARS	5 765	83	97	105	115	65	75	81	88	60	70	75	81	56	65	70	75
50 YEARS	5 691	72	84	90	97	59	67	71	76	55	62	66	71	51	58	62	66
52 YEARS	5 621	63	71	75	80	52	58	62	65	49	55	58	61	46	51	54	58
54 YEARS	5 546	53	59	62	65	45	50	52	55	43	47	49	52	41	45	47	49
56 YEARS	5 468	43	47	49	51	38	41	43	44	36	39	41	42	35	37	39	41
58 YEARS	5 387	34	36	37	39	30	32	33	34	29	31	32	33	28	30	31	32
60 YEARS	5 302	24	26	26	27	22	23	24	25	22	23	23	24	21	22	23	23
62 YEARS	5 213	15	15	15	16	14	14	15	15	14	14	14	14	13	14	14	14
64 YEARS	5 121	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
NONWHITE																	
18 YEARS	1 659	141	227	293	383	76	112	139	174	64	92	112	138	54	76	92	111
20 YEARS	2 137	138	215	274	352	77	111	136	167	65	92	111	135	56	77	92	110
22 YEARS	2 562	134	203	255	323	77	109	132	160	66	91	109	131	58	77	91	108
24 YEARS	2 934	129	191	236	295	77	106	127	153	67	90	106	126	58	77	90	106
26 YEARS	3 251	123	179	218	268	76	103	122	145	66	88	103	121	58	76	88	102
28 YEARS	3 516	117	166	200	243	74	99	116	136	65	85	99	115	58	74	85	98
30 YEARS	3 725	111	154	183	220	72	94	109	128	63	82	94	109	56	72	82	94
32 YEARS	3 866	104	142	167	197	69	90	103	119	61	78	89	102	55	69	78	89
34 YEARS	3 945	97	130	151	177	66	84	96	110	59	74	84	96	53	66	74	84
36 YEARS	3 981	90	118	136	157	63	79	89	101	56	70	79	89	51	63	70	78
38 YEARS	3 991	84	107	122	139	59	73	82	93	54	66	73	82	49	59	65	73
40 YEARS	3 993	77	96	109	123	56	68	76	84	51	61	68	75	46	55	61	67
42 YEARS	3 965	70	86	96	108	52	62	69	76	47	57	62	69	43	52	56	62
44 YEARS	3 907	63	77	85	94	48	57	62	68	44	52	57	62	41	48	52	57
46 YEARS	3 834	57	68	74	81	44	52	56	61	41	47	51	56	38	44	47	51
48 YEARS	3 760	50	59	64	69	40	46	50	54	37	43	46	49	35	40	43	46
50 YEARS	3 697	44	51	55	59	36	41	44	47	34	38	41	43	32	36	38	41
52 YEARS	3 641	38	43	46	49	32	36	38	40	30	34	36	38	28	32	34	35
54 YEARS	3 585	33	36	38	40	28	31	32	34	26	29	30	32	25	28	29	30
56 YEARS	3 528	27	29	31	32	23	25	26	28	22	24	25	26	22	23	24	25
58 YEARS	3 472	21	23	23	24	19	20	21	22	18	19	20	21	18	19	19	20
60 YEARS	3 415	15	16	16	17	14	15	15	15	14	14	15	15	13	14	14	15
62 YEARS	3 359	9	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9
64 YEARS	3 303	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

CRAFTSMEN, FOREMEN, AND KINDRED WORKERS--ELEMENTARY: 8 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	2 031	207	343	450	597	107	162	204	259	89	131	162	203	75	107	131	161
20 YEARS	2 682	203	326	421	549	109	161	200	250	92	132	161	199	78	109	132	160
22 YEARS	3 261	197	309	392	504	110	159	194	240	93	132	159	193	80	110	131	158
24 YEARS	3 770	191	291	364	461	110	156	188	230	94	130	155	187	82	110	130	155
26 YEARS	4 207	184	273	337	420	109	151	181	218	94	128	151	180	82	109	128	151
28 YEARS	4 573	175	254	310	381	107	146	173	206	93	125	146	172	82	107	124	145
30 YEARS	4 866	167	236	284	344	105	140	164	194	92	120	140	163	81	105	120	139
32 YEARS	5 059	157	218	259	310	101	134	155	181	89	116	133	154	79	101	115	133
34 YEARS	5 166	148	200	235	278	98	127	145	168	86	111	126	145	77	97	110	126
36 YEARS	5 222	138	183	213	248	93	119	136	156	83	105	119	135	75	93	105	119
38 YEARS	5 258	128	167	191	221	89	112	126	143	80	99	112	126	72	89	99	111
40 YEARS	5 307	119	151	171	195	84	104	117	131	76	93	104	116	69	84	93	104
42 YEARS	5 349	109	136	152	172	79	97	107	119	72	87	96	107	66	79	87	96
44 YEARS	5 372	99	121	135	150	74	89	98	108	68	81	89	97	62	74	81	88
46 YEARS	5 382	89	107	118	130	69	81	88	96	63	74	81	88	58	68	74	80
48 YEARS	5 384	80	94	102	111	63	73	79	85	58	67	73	78	54	63	67	72
50 YEARS	5 382	71	82	88	94	57	65	70	75	53	61	65	69	50	57	60	64
52 YEARS	5 374	61	69	74	79	51	57	60	64	48	53	57	60	45	50	53	56
54 YEARS	5 359	52	58	61	64	44	49	51	54	42	46	49	51	40	44	46	48
56 YEARS	5 336	43	47	49	51	37	41	42	44	36	39	40	42	34	37	39	40
58 YEARS	5 305	34	36	37	39	30	32	33	34	29	31	32	33	28	30	31	32
60 YEARS	5 266	24	26	26	27	22	23	24	25	22	23	23	24	21	22	23	23
62 YEARS	5 220	15	15	16	16	14	14	15	15	14	14	14	15	13	14	14	14
64 YEARS	5 165	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
WHITE																	
18 YEARS	2 116	211	350	459	609	109	166	208	264	91	134	165	207	77	110	133	165
20 YEARS	2 767	207	332	429	560	111	164	204	255	94	134	164	203	80	112	134	164
22 YEARS	3 346	201	315	400	514	112	162	198	245	95	134	162	197	82	112	134	161
24 YEARS	3 854	195	296	371	470	112	159	192	234	96	133	158	191	83	112	132	158
26 YEARS	4 290	187	278	343	428	111	154	184	222	96	130	154	183	84	111	130	153
28 YEARS	4 655	179	259	316	388	109	149	176	210	95	127	148	175	83	109	126	148
30 YEARS	4 946	170	240	289	351	106	143	167	197	93	123	142	166	82	106	122	142
32 YEARS	5 137	160	222	264	315	103	136	158	184	91	118	135	157	80	103	117	135
34 YEARS	5 243	150	204	239	283	99	129	148	171	88	112	128	147	78	99	112	128
36 YEARS	5 296	140	186	216	252	95	121	138	158	85	107	121	137	76	95	106	120
38 YEARS	5 330	130	169	194	224	90	114	128	145	81	101	113	128	73	90	101	113
40 YEARS	5 375	120	153	174	198	86	106	119	133	77	95	106	118	70	85	95	105
42 YEARS	5 413	110	138	155	174	80	98	109	121	73	88	98	108	67	80	88	97
44 YEARS	5 431	100	123	137	152	75	90	99	109	69	82	90	98	63	75	82	89
46 YEARS	5 436	91	109	120	132	69	82	89	98	64	75	82	89	59	69	75	81
48 YEARS	5 433	81	95	104	113	64	74	80	86	59	68	74	79	55	63	68	73
50 YEARS	5 427	71	82	89	96	58	66	70	75	54	61	65	70	50	57	61	65
52 YEARS	5 416	62	70	75	80	51	58	61	65	48	54	57	61	46	51	54	57
54 YEARS	5 397	53	58	62	65	45	49	52	55	42	47	49	52	40	44	47	49
56 YEARS	5 371	43	47	49	52	38	41	43	44	36	39	41	42	34	37	39	41
58 YEARS	5 337	34	36	38	39	30	32	33	35	29	31	32	33	28	30	31	32
60 YEARS	5 295	25	26	26	27	22	24	24	25	22	23	23	24	21	22	23	23
62 YEARS	5 247	15	15	16	16	14	15	15	15	14	14	14	15	14	14	14	14
64 YEARS	5 190	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
NONWHITE																	
18 YEARS	1 166	140	230	300	396	73	110	138	174	61	89	110	137	51	73	89	110
20 YEARS	1 661	138	219	281	365	75	110	136	169	63	90	110	135	54	75	90	109
22 YEARS	2 110	135	208	263	336	76	109	133	163	65	90	109	132	56	76	90	108
24 YEARS	2 512	131	197	245	308	76	107	129	156	66	90	107	128	57	76	90	107
26 YEARS	2 868	126	185	227	281	76	105	124	149	66	89	104	124	58	76	89	104
28 YEARS	3 176	121	173	210	256	75	101	119	141	66	87	101	119	58	75	87	101
30 YEARS	3 438	115	161	193	232	74	98	113	133	65	84	97	113	57	73	84	97
32 YEARS	3 644	109	149	176	209	71	93	107	125	63	81	93	107	56	71	81	93
34 YEARS	3 799	103	137	160	188	69	88	101	116	61	78	88	101	55	69	77	88
36 YEARS	3 913	96	126	145	168	66	83	94	107	59	74	83	94	53	66	74	83
38 YEARS	3 997	89	114	131	150	63	78	88	99	57	70	78	87	51	63	70	78
40 YEARS	4 061	82	104	117	133	59	73	81	90	54	65	72	81	49	59	65	72
42 YEARS	4 089	75	93	104	117	56	67	74	82	51	61	67	74	47	55	61	67
44 YEARS	4 082	68	83	92	102	52	62	67	74	48	56	61	67	44	51	56	61
46 YEARS	4 054	62	74	81	88	48	56	61	66	44	51	56	60	41	47	51	55
48 YEARS	4 018	55	64	70	76	44	50	54	58	41	47	50	54	38	43	46	50
50 YEARS	3 986	48	56	60	64	39	45	48	51	37	42	44	48	35	39	42	44
52 YEARS	3 953	42	47	51	54	35	39	41	44	33	37	39	41	31	35	37	39
54 YEARS	3 913	36	40	42	44	30	34	35	37	29	32	33	35	28	30	32	33
56 YEARS	3 866	29	32	33	35	26	28	29	30	25	27	28	29	24	26	27	28
58 YEARS	3 812	23	25	26	26	21	22	23	24	20	21	22	23	19	21	21	22
60 YEARS	3 752	17	18	18	18	15	16	17	17	15	16	16	16	15	15	16	16
62 YEARS	3 684	10	11	11	11	10	10	10	10	10	10	10	10	9	10	10	10
64 YEARS	3 610	4	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

CRAFTSMEN, FOREMEN, AND KINDRED WORKERS--HIGH SCHOOL: 4 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	2 528	242	398	520	687	127	191	238	302	106	154	190	237	89	127	154	190
20 YEARS	3 271	237	378	486	632	129	189	233	291	109	155	189	232	93	129	155	188
22 YEARS	3 936	231	358	453	579	130	187	227	280	111	155	186	226	95	130	155	185
24 YEARS	4 523	223	337	420	529	130	183	220	267	111	153	182	219	97	130	153	181
26 YEARS	5 031	214	315	388	482	129	177	211	253	111	150	177	210	97	129	150	176
28 YEARS	5 460	204	294	357	437	126	171	201	239	110	146	170	200	97	126	146	170
30 YEARS	5 809	194	272	327	394	123	164	191	224	108	141	163	190	95	123	141	163
32 YEARS	6 057	183	251	297	355	119	156	180	209	105	135	155	179	93	119	135	155
34 YEARS	6 214	171	230	270	317	114	147	169	194	101	129	147	168	91	114	129	146
36 YEARS	6 308	159	210	243	283	109	138	157	179	97	122	138	156	88	109	122	137
38 YEARS	6 367	147	191	218	251	103	129	145	164	93	115	129	145	84	103	115	128
40 YEARS	6 416	136	172	195	221	97	120	134	150	88	107	119	133	80	97	107	119
42 YEARS	6 430	124	154	172	194	91	110	122	135	83	100	110	121	76	91	99	110
44 YEARS	6 407	112	137	152	168	84	101	111	122	77	92	100	110	71	84	92	100
46 YEARS	6 357	101	121	132	145	78	91	99	108	72	84	91	99	66	77	84	91
48 YEARS	6 294	90	105	114	124	71	82	88	95	66	76	81	88	61	70	75	81
50 YEARS	6 231	79	90	97	105	63	72	77	83	59	68	72	77	56	63	67	72
52 YEARS	6 160	68	77	82	87	56	63	67	71	53	59	63	66	50	56	59	62
54 YEARS	6 078	57	64	67	71	49	54	56	59	46	51	53	56	44	48	51	53
56 YEARS	5 984	47	51	53	56	41	44	46	48	39	42	44	46	37	40	42	44
58 YEARS	5 878	36	39	40	42	33	35	36	37	31	34	35	36	30	32	33	34
60 YEARS	5 760	26	27	28	29	24	25	26	26	23	24	25	26	23	24	24	25
62 YEARS	5 630	16	16	17	17	15	15	16	16	15	15	15	16	14	15	15	15
64 YEARS	5 488	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
WHITE																	
18 YEARS	2 564	246	405	529	700	129	194	242	307	107	157	193	241	90	129	157	193
20 YEARS	3 312	241	385	495	643	131	192	237	296	110	158	192	236	94	131	157	191
22 YEARS	3 981	234	364	461	589	132	189	231	284	112	157	189	230	96	132	157	188
24 YEARS	4 571	226	342	427	539	132	185	223	271	113	155	185	222	98	132	155	184
26 YEARS	5 082	217	321	395	490	130	180	214	257	113	152	179	213	98	130	152	179
28 YEARS	5 513	207	299	363	444	128	173	204	243	111	148	173	203	98	128	148	172
30 YEARS	5 864	197	277	332	401	125	166	194	228	109	143	165	193	97	124	143	165
32 YEARS	6 111	185	255	302	360	120	158	183	212	106	137	157	182	94	120	137	157
34 YEARS	6 267	174	234	274	323	116	149	171	197	103	131	149	170	92	115	130	148
36 YEARS	6 361	162	213	247	287	110	140	159	182	99	124	140	158	89	110	123	139
38 YEARS	6 418	150	193	222	255	105	131	147	167	94	116	130	147	85	104	116	130
40 YEARS	6 465	138	174	197	224	99	121	136	152	89	109	121	135	81	98	109	121
42 YEARS	6 479	126	156	175	197	92	112	124	137	84	101	111	123	77	92	101	111
44 YEARS	6 454	114	139	154	171	85	102	112	123	78	93	102	112	72	85	93	101
46 YEARS	6 404	102	122	134	147	79	92	101	110	73	85	92	100	67	78	85	92
48 YEARS	6 340	91	106	116	126	71	83	89	97	66	77	82	89	62	71	76	82
50 YEARS	6 276	80	92	99	106	64	73	78	84	60	68	73	78	56	64	68	73
52 YEARS	6 205	69	78	83	88	57	64	68	72	54	60	63	67	51	56	60	63
54 YEARS	6 122	58	64	68	71	49	54	57	60	47	51	54	57	44	49	51	54
56 YEARS	6 027	47	52	54	56	41	45	47	49	39	43	45	46	38	41	43	44
58 YEARS	5 921	37	39	41	42	33	35	36	37	32	34	35	36	31	33	34	35
60 YEARS	5 803	26	28	28	29	24	25	26	27	24	25	25	26	23	24	25	25
62 YEARS	5 673	16	16	17	17	15	16	16	16	15	15	15	16	15	15	15	15
64 YEARS	5 531	5	5	5	6	5	5	5	5	5	5	5	5	5	5	5	5
NONWHITE																	
18 YEARS	1 867	166	268	347	453	89	132	163	205	75	108	132	163	63	89	108	131
20 YEARS	2 404	162	254	324	417	91	131	160	198	77	108	130	159	66	91	108	130
22 YEARS	2 888	156	241	302	382	91	129	156	190	78	108	128	155	67	91	107	128
24 YEARS	3 318	153	226	280	350	91	126	150	181	78	106	126	150	68	91	106	125
26 YEARS	3 694	146	212	259	319	90	122	144	172	78	104	122	144	69	90	104	121
28 YEARS	4 017	140	198	238	289	88	118	138	162	77	101	117	137	68	88	101	117
30 YEARS	4 285	132	183	218	261	86	113	131	152	76	98	112	130	67	86	98	112
32 YEARS	4 491	125	169	199	235	83	107	123	142	74	94	107	122	66	83	93	106
34 YEARS	4 640	117	155	180	210	79	101	115	132	71	89	101	114	64	79	89	100
36 YEARS	4 740	108	141	162	187	76	95	107	121	68	84	94	106	61	75	84	94
38 YEARS	4 803	100	128	145	166	71	88	99	111	64	79	88	98	59	71	79	88
40 YEARS	4 836	92	115	130	146	67	81	90	101	61	73	81	90	56	67	73	81
42 YEARS	4 820	84	103	115	128	62	75	82	91	57	68	74	82	52	62	68	74
44 YEARS	4 759	75	91	101	111	57	68	74	81	53	62	68	74	49	57	62	68
46 YEARS	4 672	68	80	88	96	53	61	67	72	49	57	61	66	45	52	56	61
48 YEARS	4 576	60	70	76	82	48	55	59	63	44	51	55	59	41	47	51	54
50 YEARS	4 489	52	60	64	69	43	48	52	55	40	45	48	51	38	42	45	48
52 YEARS	4 401	45	51	54	57	38	42	44	47	35	40	42	44	34	37	39	42
54 YEARS	4 306	38	42	44	47	32	36	38	39	31	34	36	37	29	32	34	35
56 YEARS	4 203	31	34	35	37	27	30	31	32	26	28	29	31	25	27	28	29
58 YEARS	4 094	24	26	27	28	22	23	24	25	21	22	23	24	20	22	22	23
60 YEARS	3 977	18	18	19	19	16	17	17	18	16	16	17	17	15	16	16	17
62 YEARS	3 852	11	11	11	11	10	10	10	11	10	10	10	10	10	10	10	10
64 YEARS	3 721	4	4	4	4	4	4	4	4	3	4	4	4	3	3	3	4

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

CRAFTSMEN, FOREMEN, AND KINDRED WORKERS--COLLEGE: 4 YEARS OR MORE

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	2 689	323	540	709	943	165	253	318	406	136	203	252	317	114	165	203	251
20 YEARS	3 650	318	514	665	868	169	252	313	393	141	205	251	312	120	169	205	251
22 YEARS	4 529	311	488	621	798	172	250	306	379	145	206	249	305	124	172	206	248
24 YEARS	5 329	302	461	578	731	173	246	297	363	148	205	245	296	127	173	205	244
26 YEARS	6 048	292	433	535	667	173	240	287	347	149	202	239	286	129	173	202	239
28 YEARS	6 686	280	405	494	607	171	233	276	329	148	198	232	274	130	171	198	232
30 YEARS	7 244	267	377	454	549	168	225	263	310	147	193	224	262	129	167	193	223
32 YEARS	7 717	253	349	415	495	163	215	249	290	144	186	214	248	128	163	186	214
34 YEARS	8 107	238	322	377	445	158	204	234	271	140	179	204	233	125	158	178	203
36 YEARS	8 419	223	294	341	397	152	193	219	251	135	170	192	218	122	151	170	192
38 YEARS	8 661	207	268	307	353	144	181	204	230	130	161	180	203	117	144	160	179
40 YEARS	8 835	191	242	274	311	136	168	188	210	123	151	167	187	112	136	150	167
42 YEARS	8 910	174	217	243	273	128	155	172	191	116	140	155	171	106	127	140	154
44 YEARS	8 901	158	193	214	238	119	142	156	171	109	129	141	155	100	118	129	141
46 YEARS	8 841	142	170	187	206	109	129	140	153	101	118	128	139	93	109	118	128
48 YEARS	8 763	127	149	162	176	100	116	125	135	93	107	115	124	86	99	107	115
50 YEARS	8 698	111	128	138	149	90	103	110	117	84	96	102	109	79	89	95	102
52 YEARS	8 632	96	109	116	124	80	89	95	101	75	84	89	94	71	79	84	89
54 YEARS	8 551	82	91	95	101	69	76	80	84	66	72	76	80	62	69	72	76
56 YEARS	8 455	67	73	76	79	58	63	66	69	56	60	63	66	53	58	60	63
58 YEARS	8 344	52	56	58	60	47	50	51	53	45	48	50	51	43	46	48	49
60 YEARS	8 218	36	39	40	41	34	36	37	38	34	35	36	37	33	34	35	36
62 YEARS	8 076	23	24	24	24	22	22	22	23	21	22	22	22	21	21	22	22
64 YEARS	7 920	8	8	8	8	8	8	8	8	7	8	8	8	7	7	7	8
WHITE																	
18 YEARS	2 715	329	551	725	964	168	257	324	414	138	206	256	323	116	168	206	256
20 YEARS	3 677	324	524	679	887	172	257	319	401	144	209	256	317	122	172	209	255
22 YEARS	4 560	317	498	634	815	175	254	312	386	147	209	254	310	126	175	209	253
24 YEARS	5 364	308	470	590	747	176	250	303	371	150	209	250	302	129	176	208	249
26 YEARS	6 089	297	442	547	681	176	245	293	353	151	206	244	291	131	176	206	243
28 YEARS	6 734	285	414	504	620	174	237	281	335	151	202	237	280	132	174	202	236
30 YEARS	7 301	272	385	463	561	171	229	268	316	149	197	228	267	131	170	196	227
32 YEARS	7 784	258	356	423	506	166	219	254	296	146	190	218	253	130	166	189	218
34 YEARS	8 188	243	328	385	454	161	208	239	276	143	182	208	238	127	160	182	207
36 YEARS	8 514	227	300	348	405	154	197	224	255	138	173	196	222	124	154	173	195
38 YEARS	8 767	211	273	313	360	147	184	208	235	132	164	184	207	119	146	163	183
40 YEARS	8 949	194	247	279	318	139	171	191	214	126	154	171	190	114	138	153	170
42 YEARS	9 030	178	221	248	279	130	158	175	194	118	143	157	174	108	130	142	157
44 YEARS	9 024	161	197	218	242	121	145	159	175	111	132	144	158	102	120	131	143
46 YEARS	8 965	145	173	190	209	111	131	143	156	103	120	131	142	95	111	120	130
48 YEARS	8 886	129	151	164	179	101	118	127	137	94	109	117	126	88	101	108	117
50 YEARS	8 820	113	130	140	151	91	104	111	119	85	97	104	111	80	91	97	103
52 YEARS	8 750	98	111	118	126	81	91	96	102	76	85	90	96	72	80	85	90
54 YEARS	8 663	83	92	97	102	70	77	81	86	67	73	77	81	63	70	73	77
56 YEARS	8 559	68	74	77	80	59	64	67	70	56	61	64	66	54	59	61	63
58 YEARS	8 439	53	56	58	60	47	50	52	54	46	49	50	52	44	47	48	50
60 YEARS	8 302	38	40	41	42	35	37	37	38	34	36	36	37	33	35	35	36
62 YEARS	8 148	23	24	24	24	22	22	23	23	21	22	22	23	21	22	22	22
64 YEARS	7 977	8	8	8	8	8	8	8	8	8	8	8	8	7	8	8	8
NONWHITE																	
18 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

OPERATIVES AND KINDRED WORKERS--ALL EDUCATION LEVELS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 963	187	308	402	530	99	148	185	233	82	120	148	184	70	99	120	147
20 YEARS	2 564	183	292	375	487	100	147	181	225	85	121	146	180	72	100	120	146
22 YEARS	3 098	178	276	349	447	101	145	176	216	86	120	144	175	74	101	120	144
24 YEARS	3 567	172	260	324	408	101	141	170	206	87	119	141	169	75	101	118	140
26 YEARS	3 969	166	243	299	371	100	137	163	196	86	116	137	162	75	100	116	136
28 YEARS	4 305	158	227	275	336	98	132	155	185	85	113	132	155	75	98	113	131
30 YEARS	4 574	149	210	251	304	95	126	147	173	83	109	126	147	74	95	109	125
32 YEARS	4 754	141	193	229	273	92	120	139	161	81	104	120	138	72	91	104	119
34 YEARS	4 859	132	177	207	244	88	113	130	149	78	99	113	129	70	88	99	112
36 YEARS	4 911	122	161	187	217	84	106	121	138	75	94	106	120	67	83	94	105
38 YEARS	4 937	113	146	167	192	79	99	112	126	71	88	99	111	65	79	88	98
40 YEARS	4 959	104	132	149	170	75	92	103	115	68	82	92	102	61	74	82	91
42 YEARS	4 955	95	118	132	149	70	85	94	104	64	76	84	93	58	69	76	84
44 YEARS	4 921	86	105	116	129	65	77	85	93	59	70	77	84	55	64	70	77
46 YEARS	4 869	77	92	101	111	59	70	76	83	55	64	70	76	51	59	64	69
48 YEARS	4 811	69	81	87	95	54	63	68	73	50	58	62	67	47	54	58	62
50 YEARS	4 757	60	69	75	80	49	55	59	64	46	52	55	59	43	48	52	55
52 YEARS	4 701	52	59	63	67	43	48	51	54	41	45	48	51	38	43	45	48
54 YEARS	4 641	44	49	51	54	37	41	43	46	35	39	41	43	34	37	39	41
56 YEARS	4 574	36	39	41	43	31	34	35	37	30	33	34	35	29	31	32	34
58 YEARS	4 502	28	30	31	32	25	27	28	29	24	26	27	28	23	25	26	27
60 YEARS	4 425	20	21	22	22	19	19	20	20	18	19	19	20	18	18	19	19
62 YEARS	4 341	12	13	13	13	12	12	12	12	11	12	12	12	11	11	12	12
64 YEARS	4 252	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
WHITE																	
18 YEARS	1 994	195	320	418	552	103	154	192	243	85	125	154	191	72	103	125	153
20 YEARS	2 631	191	304	391	508	104	153	188	235	88	125	152	187	75	104	125	152
22 YEARS	3 197	186	288	364	465	105	151	183	225	90	125	150	182	77	105	125	150
24 YEARS	3 692	180	271	338	425	105	147	177	215	90	124	147	176	78	105	123	146
26 YEARS	4 117	172	253	312	387	104	143	170	204	90	121	142	169	78	104	121	142
28 YEARS	4 471	164	236	286	350	102	137	162	192	89	118	137	161	78	102	117	137
30 YEARS	4 753	155	218	262	316	99	131	153	180	87	113	131	152	77	99	113	131
32 YEARS	4 942	146	201	238	284	95	125	144	168	84	108	124	143	75	95	108	124
34 YEARS	5 049	137	184	215	254	91	118	135	155	81	103	117	134	73	91	103	117
36 YEARS	5 101	127	168	194	226	87	110	125	143	78	97	110	125	70	87	97	110
38 YEARS	5 124	118	152	174	200	82	103	116	131	74	92	103	115	67	82	91	102
40 YEARS	5 143	108	137	155	176	77	95	106	119	70	86	95	106	64	77	85	95
42 YEARS	5 135	98	122	137	154	72	88	97	108	66	79	87	97	60	72	79	87
44 YEARS	5 095	89	109	120	134	67	80	88	96	61	73	80	87	56	67	73	79
46 YEARS	5 035	80	96	105	115	61	72	79	86	57	66	72	78	53	61	66	72
48 YEARS	4 969	71	83	90	98	56	65	70	75	52	60	64	70	48	56	60	64
50 YEARS	4 908	62	72	77	83	50	57	61	66	47	53	57	61	44	50	53	57
52 YEARS	4 845	54	61	65	69	44	50	53	56	42	47	50	53	40	44	47	49
54 YEARS	4 777	45	50	53	56	38	42	45	47	36	40	42	44	35	38	40	42
56 YEARS	4 703	37	40	42	44	32	35	36	38	31	33	35	36	30	32	33	35
58 YEARS	4 623	29	31	32	33	26	27	28	29	25	27	27	28	24	26	26	27
60 YEARS	4 536	21	22	22	23	19	20	20	21	18	19	20	20	18	19	19	20
62 YEARS	4 444	13	13	13	13	12	12	12	13	12	12	12	12	11	12	12	12
64 YEARS	4 346	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
NONWHITE																	
18 YEARS	1 508	129	209	272	357	69	102	127	159	57	83	102	126	49	69	83	101
20 YEARS	1 904	126	198	254	328	70	101	124	154	59	83	101	123	50	70	83	100
22 YEARS	2 259	122	188	236	301	70	99	120	147	60	83	99	120	52	70	83	99
24 YEARS	2 572	118	177	219	275	70	97	116	141	60	82	97	116	52	70	82	97
26 YEARS	2 845	113	166	203	251	69	94	112	134	60	80	94	111	52	69	80	94
28 YEARS	3 076	108	154	187	228	68	91	107	126	59	78	91	106	52	68	78	90
30 YEARS	3 266	103	143	171	206	66	87	101	118	58	75	87	101	51	66	75	86
32 YEARS	3 403	97	132	156	186	64	83	95	111	56	72	83	95	50	64	72	82
34 YEARS	3 495	91	121	142	166	61	78	89	103	54	69	78	89	49	61	69	78
36 YEARS	3 552	85	111	128	149	58	74	83	95	52	65	73	83	47	58	65	73
38 YEARS	3 588	78	101	115	132	55	69	77	87	50	61	69	77	45	55	61	68
40 YEARS	3 612	72	91	103	117	52	64	71	80	47	57	64	71	43	52	57	63
42 YEARS	3 610	66	82	92	103	49	59	65	72	45	53	59	65	41	49	53	59
44 YEARS	3 581	60	73	81	90	45	54	59	65	42	49	54	59	38	45	49	54
46 YEARS	3 539	54	65	71	78	42	49	53	58	39	45	49	53	36	42	45	49
48 YEARS	3 496	48	57	62	67	38	44	48	52	36	41	44	47	33	38	41	44
50 YEARS	3 465	43	49	53	57	35	39	42	45	32	37	39	42	30	34	37	39
52 YEARS	3 439	37	42	45	48	31	35	37	39	29	33	34	37	28	31	32	34
54 YEARS	3 414	32	35	37	39	27	30	31	33	26	28	30	31	24	27	28	30
56 YEARS	3 388	26	29	30	31	23	25	26	27	22	24	25	26	21	23	24	25
58 YEARS	3 364	21	22	23	24	19	20	20	21	18	19	20	20	17	18	19	20
60 YEARS	3 339	15	16	16	17	14	15	15	15	14	14	15	15	13	14	14	14
62 YEARS	3 316	9	10	10	10	9	9	9	9	9	9	9	9	8	9	9	9
64 YEARS	3 292	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

OPERATIVES AND KINDRED WORKERS--ELEMENTARY: 8 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 938	185	307	402	532	97	146	183	232	80	118	145	182	68	97	118	145
20 YEARS	2 484	182	291	376	489	98	145	179	224	83	118	144	178	70	98	118	144
22 YEARS	2 973	177	276	350	449	99	143	174	215	84	118	142	173	72	99	118	142
24 YEARS	3 405	171	260	325	410	99	140	169	205	85	117	139	168	73	99	117	139
26 YEARS	3 780	164	243	300	374	98	136	162	195	85	115	135	161	74	98	114	135
28 YEARS	4 098	157	227	276	339	96	131	155	184	84	112	131	154	73	96	112	130
30 YEARS	4 358	149	211	253	307	94	126	147	173	82	108	125	146	73	94	108	125
32 YEARS	4 542	141	195	231	276	91	120	139	162	80	104	119	138	71	91	104	119
34 YEARS	4 660	132	179	210	247	88	113	130	150	78	99	113	130	69	87	99	113
36 YEARS	4 734	123	163	189	221	84	107	122	139	75	94	106	121	67	84	94	106
38 YEARS	4 786	115	149	170	196	80	100	113	128	72	89	100	112	65	80	89	99
40 YEARS	4 835	106	134	152	173	75	93	104	117	68	83	93	104	62	75	83	92
42 YEARS	4 866	97	121	135	152	71	86	95	106	64	78	86	95	59	71	77	85
44 YEARS	4 874	88	107	119	133	66	79	87	95	60	72	79	86	56	66	72	78
46 YEARS	4 865	79	95	104	115	61	72	78	85	56	66	71	78	52	61	66	71
48 YEARS	4 847	71	83	90	98	56	64	70	75	52	60	64	69	48	55	59	64
50 YEARS	4 826	62	72	77	83	50	57	61	66	47	53	57	61	44	50	53	57
52 YEARS	4 799	54	61	65	69	45	50	53	56	42	47	50	53	40	44	47	50
54 YEARS	4 763	46	51	53	56	39	43	45	47	37	41	43	45	35	38	40	42
56 YEARS	4 718	37	41	43	44	33	35	37	38	31	34	35	37	30	32	34	35
58 YEARS	4 665	29	31	32	33	26	28	29	30	25	27	28	29	24	26	27	28
60 YEARS	4 602	21	22	23	23	19	20	21	21	19	20	20	21	18	19	20	20
62 YEARS	4 531	13	13	13	14	12	12	13	13	12	12	12	13	12	12	12	12
64 YEARS	4 450	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
WHITE																	
18 YEARS	1 987	191	315	413	547	99	150	188	238	83	121	150	187	70	99	121	149
20 YEARS	2 552	187	299	386	503	101	149	184	230	85	122	148	183	72	101	122	148
22 YEARS	3 058	182	283	359	461	102	147	179	221	86	121	146	178	74	102	121	146
24 YEARS	3 504	176	267	334	421	102	144	173	211	87	120	143	172	75	102	120	143
26 YEARS	3 890	169	250	308	384	101	139	166	200	87	118	139	166	76	101	118	139
28 YEARS	4 217	161	233	283	348	99	134	159	189	86	115	134	158	75	99	114	134
30 YEARS	4 482	153	216	260	314	96	129	151	177	84	111	128	150	75	96	111	128
32 YEARS	4 669	144	199	237	283	93	123	142	166	82	106	122	141	73	93	106	122
34 YEARS	4 785	135	183	215	253	90	116	133	154	80	102	116	133	71	90	101	115
36 YEARS	4 856	126	167	194	226	86	109	124	142	77	96	109	124	69	86	96	109
38 YEARS	4 902	117	152	174	200	82	102	115	131	73	91	102	115	66	81	91	102
40 YEARS	4 946	108	137	155	177	77	95	106	119	70	85	95	106	63	77	85	94
42 YEARS	4 970	99	123	138	155	72	88	97	108	66	79	87	97	60	72	79	87
44 YEARS	4 969	90	109	121	135	67	80	88	97	62	73	80	88	57	67	73	80
46 YEARS	4 950	81	97	106	117	62	73	79	87	57	67	73	79	53	62	67	72
48 YEARS	4 923	72	84	92	100	57	66	71	76	52	61	65	70	49	56	60	65
50 YEARS	4 894	63	73	78	84	51	58	62	67	48	54	58	62	45	51	54	58
52 YEARS	4 861	55	62	66	70	45	51	54	57	43	48	51	54	40	45	48	50
54 YEARS	4 819	46	51	54	57	39	43	46	48	37	41	43	45	35	39	41	43
56 YEARS	4 769	38	41	43	45	33	36	37	39	32	34	36	37	30	33	34	36
58 YEARS	4 711	30	32	33	34	26	28	29	30	26	27	28	29	25	26	27	28
60 YEARS	4 644	21	22	23	23	20	21	21	21	19	20	20	21	19	19	20	20
62 YEARS	4 569	13	13	14	14	12	13	13	13	12	12	13	13	12	12	12	12
64 YEARS	4 486	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
NONWHITE																	
18 YEARS	1 327	137	224	292	385	72	108	135	170	60	88	108	134	51	72	87	107
20 YEARS	1 828	134	213	273	355	73	107	132	164	62	88	107	131	53	74	88	107
22 YEARS	2 272	131	202	255	326	74	106	129	158	63	88	106	128	54	74	88	105
24 YEARS	2 658	126	190	237	298	74	104	125	151	64	87	103	124	55	74	87	103
26 YEARS	2 987	122	179	219	272	73	101	120	144	64	85	100	119	56	73	85	100
28 YEARS	3 257	116	167	202	247	72	97	114	136	63	83	97	114	55	72	83	97
30 YEARS	3 469	110	155	185	224	70	93	109	128	62	80	93	108	55	70	80	93
32 YEARS	3 596	104	143	169	202	68	89	103	119	60	77	88	102	53	68	77	88
34 YEARS	3 653	98	132	154	181	65	84	96	111	58	74	84	96	52	65	73	83
36 YEARS	3 670	91	120	139	162	62	79	90	103	56	70	79	90	50	62	70	79
38 YEARS	3 677	85	110	126	145	60	74	84	95	54	66	74	83	48	59	66	74
40 YEARS	3 705	79	100	113	128	56	70	78	87	51	62	69	77	47	56	62	69
42 YEARS	3 737	73	90	101	113	53	65	72	79	49	58	64	71	44	53	58	64
44 YEARS	3 763	66	81	90	100	50	60	65	72	46	54	59	65	42	50	54	59
46 YEARS	3 783	60	72	79	87	46	54	59	65	43	50	54	59	40	46	50	54
48 YEARS	3 796	54	63	69	75	43	49	53	57	40	46	49	53	37	42	45	49
50 YEARS	3 804	48	55	59	64	39	44	47	50	36	41	44	47	34	38	41	44
52 YEARS	3 806	42	47	50	53	35	39	41	44	33	36	39	41	31	34	36	38
54 YEARS	3 803	36	40	42	44	30	33	35	37	29	32	33	35	27	30	32	33
56 YEARS	3 793	30	32	34	35	26	28	29	30	25	27	28	29	24	26	27	28
58 YEARS	3 778	23	25	26	27	21	22	23	24	20	21	22	23	19	21	21	22
60 YEARS	3 757	17	18	18	19	16	16	17	17	15	16	16	17	15	16	16	16
62 YEARS	3 730	10	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10
64 YEARS	3 697	4	4	4	4	4	4	4	4	3	4	4	4	3	3	3	4

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

OPERATIVES AND KINDRED WORKERS--HIGH SCHOOL: 4 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	2 183	209	344	448	591	110	165	206	261	92	134	165	205	78	110	134	164
20 YEARS	2 839	205	326	419	544	112	164	202	252	94	135	164	201	81	112	134	163
22 YEARS	3 426	199	309	390	498	113	162	197	242	96	134	161	196	83	113	134	161
24 YEARS	3 943	193	291	362	455	113	158	190	231	97	133	158	189	84	113	132	157
26 YEARS	4 389	185	272	334	414	112	153	182	219	96	130	153	182	84	111	130	152
28 YEARS	4 765	177	253	307	376	109	148	174	206	95	126	147	173	84	109	126	147
30 YEARS	5 070	167	235	281	339	107	142	165	194	93	122	141	164	83	106	122	141
32 YEARS	5 283	158	216	256	305	103	135	155	180	91	117	134	155	81	103	117	134
34 YEARS	5 415	148	198	232	272	99	127	145	167	88	111	127	145	79	98	111	126
36 YEARS	5 492	137	181	209	243	94	119	135	154	84	105	119	135	76	94	105	118
38 YEARS	5 538	127	164	187	215	89	111	125	141	80	99	111	125	73	89	99	111
40 YEARS	5 578	117	148	167	189	84	103	115	129	76	93	103	114	69	84	92	102
42 YEARS	5 594	106	132	148	166	78	95	105	116	72	86	95	104	66	78	86	94
44 YEARS	5 579	96	117	130	144	73	87	95	104	67	79	86	94	61	72	79	86
46 YEARS	5 541	86	103	113	124	67	78	85	93	62	72	78	85	57	66	72	78
48 YEARS	5 485	76	90	97	106	60	70	75	81	56	65	70	75	52	60	65	69
50 YEARS	5 419	67	77	83	89	54	62	66	71	51	58	61	66	48	54	57	61
52 YEARS	5 340	58	65	69	74	48	54	57	60	45	50	53	56	43	47	50	53
54 YEARS	5 244	48	54	57	60	41	45	48	50	39	43	45	47	37	41	43	45
56 YEARS	5 132	39	43	45	47	34	37	39	40	33	36	37	39	31	34	35	37
58 YEARS	5 004	30	33	34	35	27	29	30	31	26	28	29	30	25	27	28	29
60 YEARS	4 860	22	23	23	24	20	21	21	22	19	20	21	21	19	20	20	21
62 YEARS	4 699	13	13	14	14	12	13	13	13	12	12	13	13	12	12	12	13
64 YEARS	4 522	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
WHITE																	
18 YEARS	2 200	215	352	460	606	113	169	211	267	94	137	169	210	79	113	137	168
20 YEARS	2 883	210	335	430	558	115	168	207	258	97	138	168	206	82	115	138	167
22 YEARS	3 493	204	316	400	511	116	166	201	248	98	137	165	200	85	116	137	165
24 YEARS	4 028	198	298	371	467	115	162	195	236	99	136	161	194	86	115	136	161
26 YEARS	4 490	190	279	343	425	114	157	187	224	99	133	157	186	86	114	133	156
28 YEARS	4 877	181	259	315	385	112	151	178	211	98	129	151	177	86	112	129	150
30 YEARS	5 188	171	240	288	347	109	145	169	198	96	125	144	168	85	109	125	144
32 YEARS	5 401	161	221	262	312	105	138	159	185	93	120	137	158	83	105	119	137
34 YEARS	5 529	151	203	237	279	101	130	149	171	90	114	129	148	80	101	114	129
36 YEARS	5 598	140	185	214	248	96	122	138	158	86	108	121	138	77	96	107	121
38 YEARS	5 637	130	167	191	220	91	114	128	144	82	101	113	127	74	91	101	113
40 YEARS	5 672	119	151	170	193	86	105	117	131	78	95	105	117	71	85	94	105
42 YEARS	5 685	109	135	151	169	80	97	107	119	73	88	96	107	67	80	87	96
44 YEARS	5 667	98	120	132	147	74	88	97	106	68	80	88	96	63	74	80	88
46 YEARS	5 625	88	105	115	126	68	80	87	94	63	73	79	86	58	68	73	79
48 YEARS	5 567	78	91	99	108	62	71	77	83	57	66	71	76	53	61	66	71
50 YEARS	5 497	68	78	84	91	55	63	67	72	52	59	63	67	48	55	58	62
52 YEARS	5 414	59	66	70	75	49	54	58	61	46	51	54	57	43	48	51	54
54 YEARS	5 315	49	55	57	61	42	46	48	51	40	44	46	48	38	42	44	46
56 YEARS	5 199	40	44	45	47	35	38	39	41	33	36	38	39	32	35	36	37
58 YEARS	5 067	31	33	34	35	28	30	30	31	27	28	29	30	26	27	28	29
60 YEARS	4 918	22	23	24	24	20	21	22	22	20	21	21	22	19	20	21	21
62 YEARS	4 753	13	14	14	14	13	13	13	13	12	13	13	13	12	12	13	13
64 YEARS	4 571	4	4	5	5	4	4	4	4	4	4	4	4	4	4	4	4
NONWHITE																	
18 YEARS	1 679	151	247	321	422	80	120	149	188	67	97	119	148	57	80	97	119
20 YEARS	2 132	148	234	300	388	82	119	146	181	69	98	118	145	59	82	98	118
22 YEARS	2 543	144	222	280	356	82	117	142	174	70	97	117	141	60	82	97	116
24 YEARS	2 911	140	209	260	326	82	115	138	166	71	96	114	137	61	82	96	114
26 YEARS	3 237	134	196	241	297	81	112	132	158	71	95	111	132	62	81	95	111
28 YEARS	3 521	128	183	222	270	80	108	127	150	70	92	107	126	62	80	92	107
30 YEARS	3 763	122	170	203	245	78	103	120	141	69	89	103	120	61	78	89	103
32 YEARS	3 957	115	157	186	221	76	99	114	132	67	86	98	113	60	76	86	98
34 YEARS	4 106	108	145	169	198	73	93	107	122	65	82	93	106	58	73	82	93
36 YEARS	4 217	101	132	153	177	70	88	99	113	62	78	88	99	56	69	78	87
38 YEARS	4 294	94	120	137	157	66	82	92	104	60	73	82	92	54	66	73	82
40 YEARS	4 342	86	109	123	139	62	76	85	95	56	69	76	85	52	62	68	76
42 YEARS	4 343	79	98	109	122	58	70	78	86	53	64	70	77	49	58	64	70
44 YEARS	4 303	72	87	96	107	54	64	71	77	50	59	64	70	46	54	59	64
46 YEARS	4 241	64	77	84	93	50	58	64	69	46	54	58	63	43	50	54	58
48 YEARS	4 178	58	67	73	79	45	53	57	61	42	49	52	56	39	45	49	52
50 YEARS	4 133	51	58	63	68	41	47	50	54	38	44	47	50	36	41	44	46
52 YEARS	4 097	44	50	53	57	37	41	44	46	35	39	41	43	33	36	38	41
54 YEARS	4 060	38	42	44	46	32	35	37	39	30	33	35	37	29	32	33	35
56 YEARS	4 025	31	34	35	37	27	29	31	32	26	28	29	31	25	27	28	29
58 YEARS	3 990	25	26	27	28	22	23	24	25	21	23	23	24	20	22	23	23
60 YEARS	3 955	18	19	19	20	16	17	18	18	16	17	17	18	16	16	17	17
62 YEARS	3 921	11	11	12	12	10	11	11	11	10	11	11	11	10	10	10	11
64 YEARS	3 887	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

OPERATIVES AND KINDRED WORKERS--COLLEGE: 4 YEARS OR MORE

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 219	229	384	506	673	115	178	225	288	95	142	178	224	79	116	142	177
20 YEARS	2 032	226	367	475	621	120	179	223	280	100	145	179	222	84	120	145	178
22 YEARS	2 779	222	349	445	571	122	178	219	271	103	147	178	218	88	122	147	177
24 YEARS	3 461	217	331	415	524	124	176	213	261	106	147	176	212	91	124	147	175
26 YEARS	4 078	210	312	385	479	124	173	207	249	107	146	172	206	93	124	145	172
28 YEARS	4 630	202	292	355	436	123	168	199	237	107	143	168	198	94	123	143	167
30 YEARS	5 117	193	272	327	395	122	162	190	224	106	140	162	189	94	121	139	161
32 YEARS	5 544	183	252	299	356	119	156	180	210	104	135	155	179	93	118	135	155
34 YEARS	5 909	172	232	272	320	115	148	170	195	102	130	147	169	91	114	129	147
36 YEARS	6 204	161	212	245	286	110	140	158	181	98	123	139	158	88	110	123	139
38 YEARS	6 426	149	193	220	253	104	130	147	166	94	116	130	146	85	104	116	129
40 YEARS	6 566	137	174	196	223	98	121	135	151	89	109	120	134	81	98	108	120
42 YEARS	6 591	125	155	174	195	92	111	123	137	84	101	111	122	76	91	100	110
44 YEARS	6 523	113	138	153	170	85	101	111	122	78	92	101	111	72	84	92	101
46 YEARS	6 406	101	121	133	146	78	92	100	109	72	84	91	99	67	78	84	91
48 YEARS	6 284	90	106	115	125	71	82	89	96	66	76	82	88	61	71	76	82
50 YEARS	6 198	79	91	98	106	64	73	78	83	60	68	73	78	56	63	68	72
52 YEARS	6 129	68	77	83	88	57	64	67	72	53	60	63	67	50	56	60	63
54 YEARS	6 058	58	64	68	72	49	54	57	60	47	51	54	57	44	49	51	54
56 YEARS	5 985	48	52	54	57	41	45	47	49	40	43	45	47	38	41	43	45
58 YEARS	5 911	37	40	41	43	33	35	37	38	32	34	35	36	31	33	34	35
60 YEARS	5 836	27	28	29	30	25	26	26	27	24	25	26	26	23	24	25	26
62 YEARS	5 759	16	17	17	17	15	16	16	16	15	16	16	16	15	15	16	16
64 YEARS	5 680	6	6	6	6	5	5	5	6	5	5	5	5	5	5	5	5
WHITE																	
18 YEARS	1 117	236	397	523	696	119	184	233	298	98	147	183	232	81	119	147	183
20 YEARS	1 985	234	380	492	643	123	185	230	290	103	150	184	229	87	123	150	184
22 YEARS	2 782	230	361	460	592	126	184	226	281	106	152	184	225	91	126	152	183
24 YEARS	3 510	224	342	429	543	128	182	221	270	109	152	182	220	94	128	152	181
26 YEARS	4 167	217	323	398	496	129	179	214	258	111	151	178	213	96	129	151	178
28 YEARS	4 753	209	302	368	451	128	174	206	245	111	148	174	205	97	128	148	173
30 YEARS	5 270	199	281	338	409	126	168	197	231	110	145	168	196	97	126	144	167
32 YEARS	5 723	189	261	309	369	123	161	186	217	108	140	160	185	96	122	139	160
34 YEARS	6 107	178	240	281	331	119	153	175	202	105	134	152	174	94	118	134	152
36 YEARS	6 418	166	219	254	295	114	144	164	187	102	127	144	163	91	113	127	143
38 YEARS	6 649	154	199	227	261	108	135	152	171	97	120	134	151	88	107	120	134
40 YEARS	6 791	141	179	203	230	101	125	139	156	92	112	124	138	83	101	112	124
42 YEARS	6 808	129	160	179	201	94	115	127	141	86	104	114	126	79	94	103	114
44 YEARS	6 723	116	142	157	175	87	104	114	126	80	95	104	114	74	87	95	103
46 YEARS	6 587	104	125	137	150	80	94	103	112	74	86	94	102	68	80	86	93
48 YEARS	6 446	92	109	118	128	73	84	91	98	68	78	84	91	63	72	78	84
50 YEARS	6 347	81	94	101	108	65	75	80	86	61	70	74	80	57	65	69	74
52 YEARS	6 267	70	79	85	90	58	65	69	73	55	61	65	69	52	58	61	65
54 YEARS	6 187	59	66	69	73	50	56	58	61	48	53	55	58	45	50	52	55
56 YEARS	6 107	49	53	55	58	42	46	48	50	40	44	46	48	39	42	44	46
58 YEARS	6 027	38	41	42	43	34	36	37	39	33	35	36	37	32	34	35	36
60 YEARS	5 946	27	29	29	30	25	26	27	28	24	26	26	27	24	25	26	26
62 YEARS	5 866	17	17	17	18	16	16	16	17	15	16	16	16	15	16	16	16
64 YEARS	5 786	6	6	6	6	6	6	6	6	5	6	6	6	5	5	5	6
NONWHITE																	
18 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

SERVICE WORKERS, INCLUDING PRIVATE HOUSEHOLD--ALL EDUCATION LEVELS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	741	156	256	334	440	82	123	154	194	68	99	123	153	57	82	99	122
20 YEARS	1 523	154	245	314	406	84	124	152	189	71	101	123	151	61	84	101	123
22 YEARS	2 213	151	232	293	373	86	123	149	183	73	102	122	148	63	86	102	122
24 YEARS	2 813	147	219	272	341	87	121	144	175	74	102	120	144	65	86	101	120
26 YEARS	3 321	141	205	252	311	86	117	139	166	75	100	117	138	65	86	100	117
28 YEARS	3 739	134	191	231	281	84	113	132	156	74	97	113	132	65	84	97	112
30 YEARS	4 064	127	177	211	254	82	108	125	146	72	93	107	125	64	82	93	107
32 YEARS	4 266	119	162	191	227	79	102	117	136	70	89	102	117	62	78	89	101
34 YEARS	4 362	111	148	173	203	75	96	109	125	67	84	95	109	60	75	84	95
36 YEARS	4 389	103	135	155	180	71	89	101	115	64	79	89	101	57	71	79	89
38 YEARS	4 381	95	121	139	159	67	83	93	105	60	74	83	93	55	67	74	82
40 YEARS	4 372	86	109	123	139	62	76	85	95	57	69	76	85	52	62	69	76
42 YEARS	4 332	78	97	108	121	58	70	77	85	53	63	70	77	48	58	63	69
44 YEARS	4 253	70	86	95	105	53	63	69	76	49	58	63	69	45	53	58	63
46 YEARS	4 153	63	75	82	90	49	57	62	67	45	52	57	62	42	48	52	57
48 YEARS	4 050	56	65	71	77	44	51	55	59	41	47	51	54	38	44	47	50
50 YEARS	3 960	49	56	60	64	39	45	48	51	37	42	45	48	35	39	42	44
52 YEARS	3 874	42	47	50	53	35	39	41	44	33	36	39	41	31	34	36	38
54 YEARS	3 788	35	39	41	43	30	33	35	36	28	31	33	34	27	30	31	33
56 YEARS	3 699	29	31	32	34	25	27	28	29	24	26	27	28	23	25	26	27
58 YEARS	3 608	22	24	25	25	20	21	22	23	19	20	21	22	18	20	20	21
60 YEARS	3 515	16	17	17	17	15	15	16	16	14	15	15	16	14	14	15	15
62 YEARS	3 421	10	10	10	10	9	9	9	10	9	9	9	9	9	9	9	9
64 YEARS	3 324	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
WHITE																	
18 YEARS	652	169	278	362	476	88	134	167	211	73	108	133	166	62	89	108	133
20 YEARS	1 560	168	265	340	439	92	134	165	205	77	110	134	164	66	92	110	134
22 YEARS	2 360	164	252	317	404	94	134	162	198	80	111	133	161	69	94	111	133
24 YEARS	3 051	159	238	295	369	94	131	157	190	81	111	131	156	71	94	110	130
26 YEARS	3 635	153	223	272	336	94	128	151	180	81	109	127	150	71	94	108	127
28 YEARS	4 110	146	207	250	304	92	123	144	170	80	105	122	143	71	92	105	122
30 YEARS	4 475	138	191	228	274	89	117	136	159	78	101	117	135	70	89	101	116
32 YEARS	4 691	129	175	207	245	85	111	127	147	76	97	110	126	68	85	96	110
34 YEARS	4 781	120	160	186	218	81	104	118	135	72	91	103	118	65	81	91	103
36 YEARS	4 788	111	145	167	193	77	97	109	124	69	86	96	109	62	76	85	96
38 YEARS	4 760	102	131	149	170	72	89	100	113	65	80	89	100	59	72	80	89
40 YEARS	4 739	93	117	132	149	67	82	91	102	61	74	82	91	56	67	74	82
42 YEARS	4 690	84	104	116	130	62	75	83	92	57	68	75	82	52	62	68	75
44 YEARS	4 603	76	92	101	112	57	68	74	82	53	62	68	74	48	57	62	67
46 YEARS	4 493	67	80	88	96	52	61	66	72	48	56	61	66	45	52	56	61
48 YEARS	4 377	59	69	75	82	47	54	58	63	44	50	54	58	41	47	50	54
50 YEARS	4 269	52	59	64	68	42	48	51	54	39	44	47	51	37	42	44	47
52 YEARS	4 161	44	50	53	56	37	41	43	46	35	39	41	43	33	36	38	41
54 YEARS	4 049	37	41	43	45	31	35	36	38	30	33	34	36	28	31	33	34
56 YEARS	3 931	30	33	34	35	26	28	29	31	25	27	28	29	24	26	27	28
58 YEARS	3 807	23	25	26	26	21	22	23	24	20	21	22	23	19	21	21	22
60 YEARS	3 679	16	17	18	18	15	16	16	17	15	15	16	16	14	15	15	16
62 YEARS	3 545	10	10	10	10	9	10	10	10	9	9	10	10	9	9	9	10
64 YEARS	3 405	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
NONWHITE																	
18 YEARS	1 035	109	177	230	302	58	86	107	135	49	70	86	107	41	58	70	86
20 YEARS	1 451	107	169	215	278	59	86	105	131	50	71	86	105	43	59	71	86
22 YEARS	1 822	104	160	201	255	60	85	103	126	51	71	85	102	44	60	71	84
24 YEARS	2 148	101	150	187	234	60	83	99	120	52	70	83	99	45	60	70	83
26 YEARS	2 428	97	141	172	213	59	81	96	114	52	69	80	95	45	59	69	80
28 YEARS	2 663	92	131	159	193	58	78	91	108	51	67	78	91	45	58	67	77
30 YEARS	2 852	88	122	145	175	57	74	86	101	50	64	74	86	44	56	64	74
32 YEARS	2 983	82	112	132	157	55	71	81	94	48	62	70	81	43	54	62	70
34 YEARS	3 062	77	103	120	141	52	67	76	87	47	59	66	76	42	52	59	66
36 YEARS	3 104	72	94	108	126	50	63	71	80	45	55	62	70	40	49	55	62
38 YEARS	3 123	66	85	97	111	47	58	65	74	42	52	58	65	38	47	52	58
40 YEARS	3 133	61	77	87	98	44	54	60	67	40	49	54	60	36	44	48	54
42 YEARS	3 112	56	69	77	86	41	50	55	61	38	45	49	55	34	41	45	49
44 YEARS	3 063	50	61	68	75	38	45	50	55	35	41	45	50	32	38	41	45
46 YEARS	3 002	45	54	59	65	35	41	45	49	32	38	41	45	30	35	38	41
48 YEARS	2 943	41	47	52	56	32	37	40	43	30	34	37	40	28	32	34	37
50 YEARS	2 902	36	41	44	48	29	33	35	38	27	31	33	35	25	29	31	33
52 YEARS	2 871	31	35	37	40	26	29	31	33	24	27	29	31	23	26	27	29
54 YEARS	2 845	27	29	31	33	23	25	26	28	21	24	25	26	20	22	24	25
56 YEARS	2 823	22	24	25	26	19	21	22	23	18	20	21	22	18	19	20	21
58 YEARS	2 804	17	19	19	20	16	17	17	18	15	16	17	17	15	15	16	16
60 YEARS	2 790	13	13	14	14	12	12	13	13	11	12	12	12	11	12	12	12
62 YEARS	2 780	8	8	8	8	7	8	8	8	7	7	8	8	7	7	7	8
64 YEARS	2 775	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

SERVICE WORKERS, INCLUDING PRIVATE HOUSEHOLD--ELEMENTARY: 8 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 110	146	243	319	423	75	115	144	183	62	92	114	143	52	76	92	114
20 YEARS	1 653	144	232	299	390	77	115	142	178	65	94	114	141	55	78	93	114
22 YEARS	2 137	141	220	279	358	79	113	139	171	67	94	113	138	57	79	94	113
24 YEARS	2 562	137	207	259	328	79	111	135	164	67	93	111	134	58	79	93	111
26 YEARS	2 927	131	195	240	299	78	109	130	156	68	92	108	129	59	78	92	108
28 YEARS	3 233	126	182	221	271	77	105	124	148	67	89	105	123	59	77	89	104
30 YEARS	3 478	119	169	203	245	75	101	118	139	66	87	100	117	58	75	86	100
32 YEARS	3 640	113	156	185	221	73	96	111	130	64	83	96	111	57	73	83	95
34 YEARS	3 731	106	143	168	198	70	91	104	120	62	80	91	104	56	70	79	90
36 YEARS	3 778	99	131	152	176	67	86	97	111	60	76	85	97	54	67	75	85
38 YEARS	3 810	92	119	136	157	64	80	90	102	58	71	80	90	52	64	71	80
40 YEARS	3 853	85	108	122	138	61	75	83	94	55	67	74	83	50	60	67	74
42 YEARS	3 894	78	97	108	122	57	69	77	85	52	62	69	76	47	57	62	69
44 YEARS	3 921	71	86	95	106	53	63	70	76	49	58	63	69	45	53	58	63
46 YEARS	3 936	64	76	83	92	49	58	63	68	45	53	57	62	42	49	53	57
48 YEARS	3 936	57	66	72	78	45	52	56	60	41	48	51	55	39	44	48	51
50 YEARS	3 923	50	57	61	66	40	46	49	52	38	43	46	49	35	40	43	45
52 YEARS	3 895	43	48	52	55	36	40	42	45	33	37	40	42	32	35	37	40
54 YEARS	3 853	36	40	42	45	31	34	36	37	29	32	34	35	28	31	32	34
56 YEARS	3 798	30	32	34	35	26	28	29	30	25	27	28	29	24	26	27	28
58 YEARS	3 729	23	25	25	26	21	22	23	23	20	21	22	23	19	20	21	22
60 YEARS	3 645	16	17	18	18	15	16	16	17	15	15	16	16	14	15	15	16
62 YEARS	3 548	10	10	10	11	9	10	10	10	9	9	10	10	9	9	9	10
64 YEARS	3 437	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
WHITE																	
18 YEARS	1 162	156	258	338	448	81	123	154	195	67	99	122	153	57	81	99	122
20 YEARS	1 786	154	246	317	412	83	123	151	189	70	100	122	151	59	83	100	122
22 YEARS	2 337	150	233	296	378	84	121	148	182	72	101	121	147	62	84	100	121
24 YEARS	2 816	145	220	275	346	85	119	143	174	72	100	119	143	63	85	100	118
26 YEARS	3 222	140	206	254	315	84	116	138	166	72	98	115	137	63	84	98	115
28 YEARS	3 556	133	192	233	286	82	112	131	156	72	95	111	131	63	82	95	111
30 YEARS	3 815	126	178	213	258	80	107	125	147	70	92	106	124	62	80	92	106
32 YEARS	3 970	119	164	194	232	77	101	117	137	68	88	101	117	61	77	88	101
34 YEARS	4 036	111	150	176	207	74	96	110	127	66	84	95	109	59	74	84	95
36 YEARS	4 052	104	137	159	185	71	90	102	117	63	79	90	102	57	71	79	89
38 YEARS	4 054	96	124	142	164	67	84	95	107	60	75	84	94	55	67	75	84
40 YEARS	4 078	89	112	127	144	64	78	87	98	57	70	78	87	52	63	70	78
42 YEARS	4 110	81	101	113	127	60	72	80	89	54	65	72	79	50	59	65	72
44 YEARS	4 132	74	90	99	110	55	66	72	80	51	60	66	72	47	55	60	66
46 YEARS	4 141	66	79	86	95	51	60	65	71	47	55	60	65	44	51	55	59
48 YEARS	4 135	59	69	75	81	46	54	58	62	43	50	53	57	40	46	49	53
50 YEARS	4 108	51	59	63	68	42	47	51	54	39	44	47	50	36	41	44	47
52 YEARS	4 063	44	50	53	56	37	41	43	46	35	39	41	43	33	36	38	41
54 YEARS	4 002	37	41	43	46	32	35	37	38	30	33	35	36	29	31	33	34
56 YEARS	3 923	30	33	34	36	26	29	30	31	25	27	28	30	24	26	27	28
58 YEARS	3 829	23	25	26	27	21	22	23	24	20	21	22	23	19	21	21	22
60 YEARS	3 717	17	17	18	18	15	16	16	17	15	16	16	16	14	15	16	16
62 YEARS	3 589	10	10	10	11	9	10	10	10	9	10	10	10	9	9	9	10
64 YEARS	3 444	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
NONWHITE																	
18 YEARS	1 108	108	178	232	306	57	85	107	135	47	69	85	106	40	57	69	85
20 YEARS	1 447	106	169	217	282	58	85	105	130	49	70	85	104	42	58	70	84
22 YEARS	1 754	103	160	203	259	59	84	102	125	50	70	84	101	43	59	69	83
24 YEARS	2 029	100	151	188	237	59	82	99	120	50	69	82	98	44	59	69	82
26 YEARS	2 271	97	142	174	216	58	80	95	114	50	68	80	95	44	58	68	80
28 YEARS	2 481	92	133	161	197	57	77	91	108	50	66	77	91	44	57	66	77
30 YEARS	2 659	88	123	148	178	56	74	87	102	49	64	74	86	44	56	64	74
32 YEARS	2 798	83	114	135	161	54	71	82	95	48	62	71	82	43	54	62	71
34 YEARS	2 903	78	105	123	145	52	67	77	89	47	59	67	77	42	52	59	67
36 YEARS	2 979	73	96	111	129	50	64	72	82	45	56	63	72	40	50	56	63
38 YEARS	3 034	68	88	100	115	48	60	67	76	43	53	59	67	39	48	53	59
40 YEARS	3 071	63	79	90	102	45	55	62	69	41	50	55	62	37	45	50	55
42 YEARS	3 076	58	72	80	90	42	51	57	63	39	46	51	56	35	42	46	51
44 YEARS	3 053	52	64	71	79	39	47	52	57	36	43	47	51	33	39	43	47
46 YEARS	3 017	47	57	62	69	37	43	47	51	34	39	43	47	31	36	39	43
48 YEARS	2 984	43	50	54	59	34	39	42	45	31	36	39	42	29	33	36	39
50 YEARS	2 969	38	44	47	50	30	35	37	40	28	32	35	37	27	30	32	34
52 YEARS	2 963	33	37	40	42	27	31	33	35	26	29	31	32	24	27	29	30
54 YEARS	2 963	28	31	33	35	24	27	28	29	23	25	26	28	22	24	25	26
56 YEARS	2 966	24	26	27	28	21	22	23	24	20	21	22	23	19	20	21	22
58 YEARS	2 973	19	20	21	21	17	18	18	19	16	17	18	18	16	17	17	18
60 YEARS	2 985	14	14	15	15	13	13	14	14	12	13	13	14	12	13	13	13
62 YEARS	3 001	9	9	9	9	8	8	8	9	8	8	8	8	8	8	8	8
64 YEARS	3 020	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

SERVICE WORKERS, INCLUDING PRIVATE HOUSEHOLD--HIGH SCHOOL: 4 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	917	180	296	386	508	94	142	177	224	78	115	141	177	65	94	115	141
20 YEARS	1 785	178	283	362	469	97	142	175	218	82	117	142	174	70	97	117	142
22 YEARS	2 553	174	268	338	431	99	141	172	211	84	118	141	171	73	99	117	141
24 YEARS	3 221	169	253	314	394	100	139	167	202	86	117	139	166	74	100	117	138
26 YEARS	3 790	163	237	291	359	99	135	160	192	86	115	135	159	75	99	115	134
28 YEARS	4 258	155	221	267	325	97	130	153	181	85	112	130	152	75	97	112	129
30 YEARS	4 624	147	204	244	293	94	124	145	169	83	108	124	144	74	94	107	124
32 YEARS	4 854	139	188	221	263	91	118	136	157	80	103	118	135	72	91	103	117
34 YEARS	4 966	128	172	200	235	87	111	127	145	77	98	111	126	69	86	97	110
36 YEARS	5 002	119	156	180	208	82	104	117	133	74	92	103	117	67	82	92	103
38 YEARS	5 005	110	141	161	184	78	96	108	122	70	86	96	108	63	77	86	96
40 YEARS	5 012	103	126	143	162	73	89	99	110	66	80	89	98	6[illegible]	72	80	88
42 YEARS	4 997	9[illegible]	113	126	141	68	81	90	99	62	74	81	89	57	67	74	81
44 YEARS	4 948	82	100	110	122	62	74	81	89	57	68	74	81	53	62	67	73
46 YEARS	4 874	73	87	95	105	57	67	72	79	53	61	66	72	49	56	61	66
48 YEARS	4 785	65	76	82	89	51	59	64	69	48	55	59	63	45	51	55	59
50 YEARS	4 691	56	65	69	75	46	52	55	59	43	48	52	55	40	45	48	51
52 YEARS	4 587	48	54	58	61	40	45	47	50	38	42	45	47	36	40	42	44
54 YEARS	4 469	40	45	47	50	34	38	40	42	33	36	38	39	31	34	36	37
56 YEARS	4 337	33	35	37	39	28	31	32	33	27	30	31	32	26	28	29	31
58 YEARS	4 192	25	27	28	29	22	24	25	26	22	23	24	25	21	22	23	24
60 YEARS	4 032	18	19	19	20	16	17	18	18	16	17	17	17	16	16	17	17
62 YEARS	3 859	11	11	11	11	10	10	11	11	10	10	10	10	10	10	10	10
64 YEARS	3 672	4	4	4	4	3	3	4	4	3	3	3	3	3	3	3	3
WHITE																	
18 YEARS	947	191	313	408	537	100	151	188	238	83	122	150	187	70	100	122	150
20 YEARS	1 899	189	299	383	496	103	151	186	231	87	124	151	185	74	103	124	150
22 YEARS	2 738	185	284	358	455	105	150	182	223	90	125	150	181	77	105	125	149
24 YEARS	3 464	179	268	332	416	106	147	177	213	91	124	147	176	79	106	124	146
26 YEARS	4 077	172	251	307	379	105	143	170	203	91	122	143	169	80	105	122	142
28 YEARS	4 576	164	233	282	343	103	138	162	191	90	118	137	161	79	103	118	137
30 YEARS	4 960	155	215	257	309	100	131	153	178	88	114	131	152	78	99	114	131
32 YEARS	5 185	145	198	233	277	96	124	143	166	85	109	124	142	76	96	108	123
34 YEARS	5 276	135	181	210	247	91	117	133	153	81	103	116	133	73	91	102	116
36 YEARS	5 284	125	164	189	219	87	109	123	140	78	97	109	123	70	86	96	108
38 YEARS	5 260	115	148	169	193	82	101	114	128	74	90	101	113	67	81	90	101
40 YEARS	5 253	105	133	150	169	76	93	104	116	69	84	93	103	63	76	84	93
42 YEARS	5 234	96	118	132	148	71	85	94	104	65	77	85	94	59	71	77	85
44 YEARS	5 186	86	104	115	128	65	78	85	93	60	71	77	84	55	65	71	77
46 YEARS	5 114	77	91	100	109	59	70	76	82	55	64	69	75	51	59	64	69
48 YEARS	5 024	68	79	86	93	54	62	67	72	50	57	62	66	47	53	57	61
50 YEARS	4 922	59	67	72	78	48	54	58	62	45	51	54	58	42	47	50	54
52 YEARS	4 805	50	56	60	64	42	47	49	52	39	44	46	49	37	41	44	46
54 YEARS	4 670	42	46	49	51	36	39	41	43	34	37	39	41	32	35	37	39
56 YEARS	4 518	34	37	38	40	29	32	33	35	28	31	32	33	27	29	30	32
58 YEARS	4 349	26	28	29	30	23	25	26	26	22	24	25	25	22	23	24	24
60 YEARS	4 162	18	19	20	20	17	18	18	18	16	17	18	18	16	17	17	17
62 YEARS	3 958	11	11	11	12	10	11	11	11	10	10	11	11	10	10	10	10
64 YEARS	3 737	4	4	4	4	4	4	4	4	3	4	4	4	3	3	3	4
NONWHITE																	
18 YEARS	1 124	123	201	262	345	65	97	121	153	54	79	97	121	46	65	79	97
20 YEARS	1 574	121	192	246	318	67	97	119	148	56	80	97	119	48	67	80	96
22 YEARS	1 979	118	182	229	292	67	96	116	143	57	80	96	116	49	67	80	95
24 YEARS	2 338	114	171	213	267	67	94	113	136	58	79	94	112	50	67	79	93
26 YEARS	2 651	110	161	197	244	67	91	108	130	58	78	91	108	51	67	78	91
28 YEARS	2 918	105	150	182	222	66	88	104	123	57	76	88	103	51	66	76	88
30 YEARS	3 139	100	139	167	201	64	85	98	115	56	73	84	98	50	64	73	84
32 YEARS	3 306	94	129	152	181	62	81	93	108	55	70	80	92	49	62	70	80
34 YEARS	3 424	88	118	138	162	60	76	87	100	53	67	76	87	48	59	67	76
36 YEARS	3 501	82	108	125	145	57	72	81	92	51	63	71	81	46	57	63	71
38 YEARS	3 547	76	98	112	129	54	67	75	85	48	60	67	75	44	54	59	66
40 YEARS	3 569	70	89	100	114	51	62	69	77	46	56	62	69	42	50	56	62
42 YEARS	3 543	64	80	89	100	47	57	63	70	43	52	57	63	39	47	52	57
44 YEARS	3 476	58	71	79	87	44	52	57	63	40	48	52	57	37	44	47	52
46 YEARS	3 394	52	63	69	76	40	48	52	56	37	44	47	51	35	40	43	47
48 YEARS	3 321	47	55	60	65	37	43	46	50	34	40	43	46	32	37	40	43
50 YEARS	3 280	42	48	52	56	34	38	41	44	31	36	38	41	29	33	36	38
52 YEARS	3 260	36	41	44	47	30	34	36	38	28	32	34	36	27	30	32	34
54 YEARS	3 252	31	35	37	39	27	29	31	32	25	28	29	31	24	26	28	29
56 YEARS	3 255	26	28	30	31	23	25	26	27	22	24	25	26	21	23	23	24
58 YEARS	3 269	21	22	23	24	19	20	20	21	18	19	20	20	17	18	19	20
60 YEARS	3 294	15	16	16	17	14	15	15	15	14	14	15	15	13	14	14	15
62 YEARS	3 330	10	10	10	10	9	9	9	10	9	9	9	9	9	9	9	9
64 YEARS	3 378	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

SERVICE WORKERS, INCLUDING PRIVATE HOUSEHOLD--COLLEGE: 4 YEARS OR MORE

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	838	195	331	435	577	100	155	195	249	82	124	154	194	69	101	124	154
20 YEARS	1 576	196	317	409	532	104	156	193	243	87	127	155	192	73	104	126	155
22 YEARS	2 264	193	302	383	490	107	155	190	235	90	128	155	189	77	107	128	155
24 YEARS	2 901	189	286	357	450	109	154	186	226	93	129	154	185	80	109	128	153
26 YEARS	3 487	183	269	332	411	109	151	180	216	94	128	151	179	82	109	128	150
28 YEARS	4 022	176	252	306	374	109	147	173	206	95	126	147	172	83	109	126	146
30 YEARS	4 509	168	235	281	339	107	142	165	194	94	123	142	165	83	107	122	141
32 YEARS	4 974	159	218	257	306	104	136	157	182	92	119	136	156	82	104	118	135
34 YEARS	5 403	149	200	233	274	101	129	147	169	90	113	128	146	81	100	113	128
36 YEARS	5 761	139	182	210	244	96	121	137	156	86	107	121	136	78	96	107	120
38 YEARS	6 015	128	164	188	215	90	112	126	142	82	100	112	125	74	90	100	111
40 YEARS	6 127	116	147	166	188	84	103	115	128	76	93	103	114	70	84	92	102
42 YEARS	6 049	105	130	146	164	78	94	104	115	71	85	93	103	65	77	85	93
44 YEARS	5 829	94	115	127	142	71	85	93	102	65	77	84	92	60	71	77	84
46 YEARS	5 548	84	101	110	121	65	76	83	90	60	70	76	82	55	64	70	75
48 YEARS	5 287	74	87	95	103	59	68	73	79	54	63	68	73	51	58	63	67
50 YEARS	5 119	65	75	81	87	53	60	64	69	49	56	60	64	46	52	56	60
52 YEARS	5 008	56	64	68	73	47	52	56	59	44	49	52	55	41	46	49	52
54 YEARS	4 923	48	53	56	59	41	45	47	50	39	43	45	47	37	40	42	45
56 YEARS	4 864	40	43	45	47	34	37	39	41	33	36	37	39	31	34	36	37
58 YEARS	4 830	31	33	35	36	28	30	31	32	27	29	30	31	26	28	28	29
60 YEARS	4 821	23	24	24	25	21	22	22	23	20	21	22	22	20	21	21	22
62 YEARS	4 837	14	14	15	15	13	14	14	14	13	13	13	14	13	13	13	13
64 YEARS	4 879	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
WHITE																	
18 YEARS	697	216	363	478	635	108	168	213	273	89	134	168	212	73	109	134	167
20 YEARS	1 502	215	348	450	586	113	170	212	266	94	138	169	211	79	113	138	169
22 YEARS	2 254	212	332	422	540	116	170	209	258	98	140	170	208	83	117	140	169
24 YEARS	2 953	207	315	394	496	119	169	204	249	101	141	168	203	87	119	140	168
26 YEARS	3 598	201	297	366	454	120	166	198	239	103	140	166	197	89	120	140	165
28 YEARS	4 191	194	279	338	413	119	162	191	227	104	138	162	190	91	119	138	161
30 YEARS	4 732	186	260	311	375	118	157	183	215	103	135	156	182	91	118	135	156
32 YEARS	5 243	176	241	285	338	115	151	174	202	102	131	150	173	91	115	131	150
34 YEARS	5 712	166	222	259	303	112	143	163	188	99	126	143	163	89	111	126	142
36 YEARS	6 112	155	202	233	270	107	135	152	173	96	119	134	152	87	107	119	134
38 YEARS	6 417	143	183	209	239	101	126	141	159	91	112	125	140	83	101	112	125
40 YEARS	6 600	131	164	185	210	95	116	129	144	86	104	115	128	79	94	104	115
42 YEARS	6 633	118	146	163	182	88	106	117	129	80	96	105	116	74	87	96	105
44 YEARS	6 549	106	129	142	157	81	96	105	115	74	87	95	104	68	80	87	95
46 YEARS	6 396	94	112	123	135	73	86	93	101	68	79	85	93	63	73	79	85
48 YEARS	6 219	83	97	105	114	66	76	82	88	61	70	76	81	57	66	70	75
50 YEARS	6 065	72	83	89	95	59	66	71	76	55	62	66	71	52	58	62	66
52 YEARS	5 910	61	69	74	78	51	57	61	64	48	54	57	60	46	51	54	57
54 YEARS	5 737	51	57	60	63	44	48	51	53	42	46	48	50	40	43	45	48
56 YEARS	5 544	41	45	47	49	36	39	41	42	35	37	39	41	33	36	37	39
58 YEARS	5 333	32	34	35	36	28	30	31	32	27	29	30	31	27	28	29	30
60 YEARS	5 103	22	24	24	25	21	22	22	23	20	21	21	22	20	20	21	21
62 YEARS	4 854	13	14	14	14	13	13	13	13	12	13	13	13	12	13	13	13
64 YEARS	4 587	4	4	5	5	4	4	4	4	4	4	4	4	4	4	4	4
NONWHITE																	
18 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

FARM LABORERS AND FOREMEN--ALL EDUCATION LEVELS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	884	80	129	167	219	43	63	78	98	36	52	63	78	30	43	52	63
20 YEARS	1 169	78	122	156	202	43	63	77	95	37	52	62	76	31	43	52	62
22 YEARS	1 419	75	115	145	185	43	61	74	91	37	51	61	74	32	43	51	61
24 YEARS	1 633	73	108	134	168	43	60	72	86	37	51	60	71	32	43	50	60
26 YEARS	1 812	69	101	124	153	42	58	68	82	37	49	58	68	32	42	49	57
28 YEARS	1 955	66	94	113	138	41	55	65	77	36	48	55	65	32	41	47	55
30 YEARS	2 062	62	87	103	124	40	53	61	72	35	46	53	61	31	40	46	52
32 YEARS	2 119	58	79	94	111	38	50	57	66	34	43	50	57	30	38	43	49
34 YEARS	2 132	54	72	85	99	36	47	53	61	32	41	47	53	29	36	41	46
36 YEARS	2 120	50	66	76	88	35	44	49	56	31	39	43	49	28	34	39	43
38 YEARS	2 100	46	59	68	78	33	41	46	51	29	36	40	45	27	32	36	40
40 YEARS	2 087	42	53	60	68	31	37	42	47	28	34	37	41	25	30	34	37
42 YEARS	2 073	38	48	53	60	28	34	38	42	26	31	34	38	24	28	31	34
44 YEARS	2 051	35	42	47	52	26	31	34	38	24	28	31	34	22	26	28	31
46 YEARS	2 023	31	37	41	45	24	28	31	33	22	26	28	30	21	24	26	28
48 YEARS	1 992	27	32	35	38	22	25	27	29	20	23	25	27	19	22	23	25
50 YEARS	1 958	24	28	30	32	19	22	24	25	18	21	22	24	17	19	21	22
52 YEARS	1 921	21	23	25	26	17	19	20	22	16	18	19	20	15	17	18	19
54 YEARS	1 880	17	19	20	21	15	16	17	18	14	15	16	17	13	15	15	16
56 YEARS	1 836	14	15	16	17	12	13	14	14	12	13	13	14	11	12	13	13
58 YEARS	1 788	11	12	12	12	10	10	11	11	9	10	10	11	9	10	10	10
60 YEARS	1 736	8	8	8	9	7	7	8	8	7	7	7	8	7	7	7	7
62 YEARS	1 681	5	5	5	5	4	5	5	5	4	4	5	5	4	4	4	5
64 YEARS	1 621	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
WHITE																	
18 YEARS	904	90	147	191	250	48	72	89	112	40	58	71	89	34	48	58	71
20 YEARS	1 246	88	139	178	230	49	71	87	108	41	59	71	87	36	49	59	71
22 YEARS	1 546	86	132	166	211	49	70	85	104	42	58	70	84	36	49	58	69
24 YEARS	1 804	83	124	153	192	49	68	82	99	42	57	68	81	37	49	57	68
26 YEARS	2 020	79	115	141	175	48	66	78	93	42	56	66	78	37	48	56	66
28 YEARS	2 194	75	107	130	158	47	63	74	88	41	54	63	74	36	47	54	63
30 YEARS	2 324	71	99	118	142	46	60	70	82	40	52	60	70	36	45	52	60
32 YEARS	2 395	66	91	107	127	44	57	65	76	39	50	57	65	35	44	49	56
34 YEARS	2 415	62	83	97	113	42	53	61	70	37	47	53	61	33	42	47	53
36 YEARS	2 405	57	75	87	101	39	50	56	64	35	44	50	56	32	39	44	49
38 YEARS	2 385	53	68	78	89	37	46	52	59	33	41	46	52	30	37	41	46
40 YEARS	2 373	48	61	69	78	35	43	48	53	32	38	43	47	29	35	38	42
42 YEARS	2 358	44	54	61	68	32	39	43	48	30	35	39	43	27	32	35	39
44 YEARS	2 334	40	48	53	59	30	36	39	43	27	32	35	39	25	30	32	35
46 YEARS	2 303	35	42	46	51	27	32	35	38	25	29	32	35	23	27	29	32
48 YEARS	2 267	31	37	40	43	25	29	31	33	23	26	28	31	21	25	26	28
50 YEARS	2 227	27	31	34	36	22	25	27	29	21	23	25	27	19	22	23	25
52 YEARS	2 184	23	26	28	30	19	22	23	24	18	20	22	23	17	19	20	22
54 YEARS	2 135	20	22	23	24	17	18	19	20	16	17	18	19	15	17	17	18
56 YEARS	2 081	16	17	18	19	14	15	16	16	13	14	15	16	13	14	14	15
58 YEARS	2 023	12	13	14	14	11	12	12	13	11	11	12	12	10	11	11	12
60 YEARS	1 959	9	9	9	10	8	8	9	9	8	8	8	9	8	8	8	8
62 YEARS	1 890	5	5	6	6	5	5	5	5	5	5	5	5	5	5	5	5
64 YEARS	1 817	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
NONWHITE																	
18 YEARS	733	49	79	102	134	27	39	49	61	23	32	39	48	19	27	32	39
20 YEARS	851	48	75	95	123	27	39	47	58	23	32	39	47	20	27	32	38
22 YEARS	957	46	71	89	112	27	38	46	56	23	32	38	45	20	27	32	38
24 YEARS	1 051	45	66	82	102	27	37	44	53	23	31	37	44	20	27	31	37
26 YEARS	1 133	43	62	76	93	26	36	42	50	23	30	36	42	20	26	30	35
28 YEARS	1 203	41	58	69	84	26	34	40	47	22	29	34	40	20	26	29	34
30 YEARS	1 261	39	53	64	76	25	33	38	44	22	28	33	38	19	25	28	33
32 YEARS	1 304	36	49	58	69	24	31	36	41	21	27	31	36	19	24	27	31
34 YEARS	1 335	34	45	53	61	23	29	33	38	21	26	29	33	18	23	26	29
36 YEARS	1 355	32	41	47	55	22	28	31	35	20	24	27	31	18	22	24	27
38 YEARS	1 368	29	37	43	49	21	26	29	32	19	23	26	29	17	21	23	26
40 YEARS	1 376	27	34	38	43	20	24	26	29	18	21	24	26	16	19	21	24
42 YEARS	1 377	25	30	34	38	18	22	24	27	17	20	22	24	15	18	20	22
44 YEARS	1 371	22	27	30	33	17	20	22	24	16	18	20	22	14	17	18	20
46 YEARS	1 359	20	24	26	28	15	18	20	21	14	17	18	20	13	15	17	18
48 YEARS	1 342	18	21	22	24	14	16	17	19	13	15	16	17	12	14	15	16
50 YEARS	1 324	15	18	19	20	13	14	15	16	12	13	14	15	11	13	13	14
52 YEARS	1 302	13	15	16	17	11	12	13	14	10	12	12	13	10	11	12	12
54 YEARS	1 276	11	12	13	14	10	11	11	12	9	10	11	11	9	10	10	10
56 YEARS	1 246	9	10	10	11	8	9	9	9	8	8	9	9	7	8	8	9
58 YEARS	1 212	7	8	8	8	6	7	7	7	6	7	7	7	6	6	7	7
60 YEARS	1 174	5	5	6	6	5	5	5	5	5	5	5	5	4	5	5	5
62 YEARS	1 132	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
64 YEARS	1 086	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

FARM LABORERS AND FOREMEN--ELEMENTARY: 8 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	838	90	149	195	259	47	71	89	113	39	57	71	88	33	47	57	71
20 YEARS	1 154	88	142	183	238	48	71	87	109	40	58	70	87	34	48	58	70
22 YEARS	1 434	86	134	170	218	48	70	85	105	41	58	69	85	35	48	58	69
24 YEARS	1 676	83	126	158	200	48	68	82	100	41	57	68	82	36	48	57	68
26 YEARS	1 882	80	118	146	182	48	66	79	95	41	56	66	79	36	48	56	66
28 YEARS	2 052	76	110	134	165	47	64	75	90	41	54	64	75	36	47	54	63
30 YEARS	2 183	72	102	123	149	46	61	71	84	40	53	61	71	35	46	52	61
32 YEARS	2 262	68	94	112	134	44	58	67	78	39	50	58	67	35	44	50	58
34 YEARS	2 295	64	87	102	120	42	55	63	73	38	48	55	63	34	42	48	55
36 YEARS	2 304	60	79	92	107	41	52	59	67	36	46	51	59	32	40	45	51
38 YEARS	2 305	55	72	82	95	39	48	55	62	35	43	48	54	31	38	43	48
40 YEARS	2 317	51	65	74	84	36	45	50	57	33	40	45	50	30	36	40	45
42 YEARS	2 331	47	58	66	74	34	42	46	51	31	38	42	46	28	34	38	41
44 YEARS	2 339	43	52	58	64	32	38	42	46	29	35	38	42	27	32	35	38
46 YEARS	2 342	38	46	51	56	30	35	38	41	27	32	35	38	25	29	32	35
48 YEARS	2 341	34	40	44	48	27	31	34	37	25	29	31	34	23	27	29	31
50 YEARS	2 336	30	35	38	40	24	28	30	32	23	26	28	30	21	24	26	28
52 YEARS	2 326	26	30	32	34	22	24	26	27	20	23	24	26	19	22	23	24
54 YEARS	2 312	22	25	26	27	19	21	22	23	18	20	21	22	17	19	20	21
56 YEARS	2 294	18	20	21	22	16	17	18	19	15	16	17	18	15	16	16	17
58 YEARS	2 271	14	15	16	16	13	14	14	15	12	13	14	14	12	13	13	13
60 YEARS	2 243	10	11	11	11	9	10	10	10	9	10	10	10	9	9	10	10
62 YEARS	2 211	6	6	7	7	6	6	6	6	6	6	6	6	6	6	6	6
64 YEARS	2 175	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
WHITE																	
18 YEARS	821	96	159	208	276	50	75	95	120	42	61	75	94	35	50	61	75
20 YEARS	1 214	94	151	195	254	51	75	93	116	43	62	75	92	37	51	61	75
22 YEARS	1 554	92	143	182	233	52	74	90	112	44	61	74	90	38	52	61	74
24 YEARS	1 844	89	135	169	213	52	72	87	106	44	61	72	87	38	51	61	72
26 YEARS	2 081	85	126	156	194	51	70	84	101	44	59	70	83	38	51	59	70
28 YEARS	2 267	81	117	143	176	50	67	80	95	43	58	67	79	38	50	57	67
30 YEARS	2 400	76	108	131	158	48	64	75	89	42	55	64	75	37	48	55	64
32 YEARS	2 450	72	100	119	142	46	61	71	83	41	53	61	70	36	46	53	61
34 YEARS	2 436	67	91	108	127	44	58	66	77	39	50	57	66	35	44	50	57
36 YEARS	2 389	63	83	97	113	42	54	62	71	38	48	54	61	34	42	47	54
38 YEARS	2 344	58	76	87	101	40	51	57	65	36	45	51	57	32	40	45	50
40 YEARS	2 334	54	69	78	89	38	47	53	60	34	42	47	53	31	38	42	47
42 YEARS	2 346	50	62	70	79	36	44	49	54	33	40	44	49	30	36	39	44
44 YEARS	2 365	45	56	62	69	34	41	45	49	31	37	40	44	28	34	37	40
46 YEARS	2 386	41	49	54	60	31	37	40	44	29	34	37	40	27	31	34	37
48 YEARS	2 405	37	43	47	51	29	34	36	39	27	31	33	36	25	29	31	33
50 YEARS	2 418	33	38	41	44	26	30	32	34	24	28	30	32	23	26	28	30
52 YEARS	2 426	28	32	34	37	23	26	28	30	22	25	26	28	21	23	25	26
54 YEARS	2 432	24	27	28	30	20	23	24	25	19	21	23	24	18	20	21	22
56 YEARS	2 435	20	22	23	24	17	19	20	20	17	18	19	20	16	17	18	19
58 YEARS	2 436	16	17	17	18	14	15	15	16	13	14	15	15	13	14	14	15
60 YEARS	2 434	11	12	12	13	10	11	11	11	10	11	11	11	10	10	11	11
62 YEARS	2 429	7	7	7	7	7	7	7	7	6	7	7	7	6	7	7	7
64 YEARS	2 422	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
NONWHITE																	
18 YEARS	725	56	92	120	158	30	45	56	70	25	36	45	55	21	30	36	44
20 YEARS	856	55	87	112	145	30	44	54	68	26	36	44	54	22	30	36	44
22 YEARS	978	54	83	104	133	30	43	53	65	26	36	43	53	22	30	36	43
24 YEARS	1 090	52	78	97	122	30	43	51	62	26	36	42	51	23	30	36	42
26 YEARS	1 193	50	73	90	111	30	41	49	59	26	35	41	49	23	30	35	41
28 YEARS	1 285	48	68	83	101	30	40	47	56	26	34	40	47	23	30	34	40
30 YEARS	1 369	45	64	76	92	29	38	45	52	26	33	38	45	23	29	33	38
32 YEARS	1 446	43	59	69	83	28	37	42	49	25	32	37	42	22	28	32	36
34 YEARS	1 515	40	54	63	74	27	35	40	46	24	31	35	40	22	27	31	35
36 YEARS	1 573	38	50	57	66	26	33	37	42	23	29	33	37	21	26	29	33
38 YEARS	1 614	35	45	51	59	25	31	34	39	22	27	31	34	20	25	27	30
40 YEARS	1 634	32	41	46	52	23	28	32	35	21	26	28	32	19	23	25	28
42 YEARS	1 625	29	36	41	46	22	26	29	32	20	24	26	29	18	22	24	26
44 YEARS	1 594	27	33	36	40	20	24	26	29	18	22	24	26	17	20	22	24
46 YEARS	1 554	24	29	32	35	19	22	24	26	17	20	22	24	16	18	20	22
48 YEARS	1 518	22	25	28	30	17	20	21	23	16	18	20	21	15	17	18	20
50 YEARS	1 500	19	22	24	26	15	18	19	20	14	16	18	19	14	15	16	17
52 YEARS	1 491	17	19	20	22	14	16	16	17	13	15	15	16	12	14	15	15
54 YEARS	1 489	14	16	17	18	12	13	14	15	12	13	13	14	11	12	13	13
56 YEARS	1 492	12	13	14	14	10	11	12	12	10	11	11	12	10	10	11	11
58 YEARS	1 500	10	10	11	11	9	9	9	10	8	9	9	9	8	8	9	9
60 YEARS	1 513	7	7	8	8	6	7	7	7	6	7	7	7	6	6	7	7
62 YEARS	1 533	4	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4
64 YEARS	1 557	2	2	2	2	1	2	2	2	1	1	1	2	1	1	1	1

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

FARM LABORERS AND FOREMEN--HIGH SCHOOL: 4 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	919	128	214	282	374	66	100	126	161	54	81	100	126	46	66	81	100
20 YEARS	1 372	126	204	264	345	68	100	125	156	57	82	100	124	48	68	82	100
22 YEARS	1 782	124	194	247	317	69	100	122	151	58	82	99	121	50	69	82	99
24 YEARS	2 149	120	183	230	290	69	98	118	145	59	82	98	118	51	69	82	97
26 YEARS	2 474	116	172	213	265	69	96	114	138	59	81	95	114	52	69	81	95
28 YEARS	2 755	111	161	196	241	68	93	110	130	59	79	92	109	52	68	79	92
30 YEARS	2 993	106	150	180	218	67	89	104	123	58	77	89	104	52	67	77	89
32 YEARS	3 183	100	138	164	196	65	85	99	115	57	74	85	98	51	65	74	85
34 YEARS	3 329	94	127	149	176	62	81	93	107	55	71	80	92	49	62	70	80
36 YEARS	3 434	88	116	135	157	60	76	86	99	53	67	76	86	48	59	67	75
38 YEARS	3 505	81	105	121	139	57	71	80	90	51	63	71	80	46	56	63	70
40 YEARS	3 545	75	95	108	123	53	66	73	82	48	59	65	73	44	53	59	65
42 YEARS	3 528	68	85	95	108	50	60	67	75	45	55	60	67	41	49	54	60
44 YEARS	3 466	62	76	84	94	46	55	61	67	42	50	55	61	39	46	50	55
46 YEARS	3 386	56	67	74	81	42	50	55	60	39	46	50	55	36	42	46	50
48 YEARS	3 314	50	59	64	70	39	45	49	53	36	42	45	49	34	39	42	45
50 YEARS	3 277	44	51	55	59	35	40	43	46	33	38	40	43	31	35	37	40
52 YEARS	3 262	38	43	46	50	32	36	38	40	30	33	35	38	28	31	33	35
54 YEARS	3 258	33	36	38	41	28	31	32	34	26	29	31	32	25	28	29	30
56 YEARS	3 265	27	30	31	32	24	26	27	28	23	25	26	27	22	23	24	25
58 YEARS	3 283	22	23	24	25	19	21	21	22	19	20	20	21	18	19	20	20
60 YEARS	3 312	16	17	17	17	14	15	15	16	14	15	15	15	14	14	15	15
62 YEARS	3 352	10	10	10	10	9	9	10	10	9	9	9	10	9	9	9	9
64 YEARS	3 403	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
WHITE																	
18 YEARS	928	134	224	295	393	68	105	132	168	56	84	104	131	47	68	84	104
20 YEARS	1 407	132	214	277	363	70	105	130	163	59	85	104	129	50	70	85	104
22 YEARS	1 840	129	203	259	333	72	104	127	158	60	86	104	127	52	72	85	103
24 YEARS	2 225	125	192	241	305	72	102	124	151	61	85	102	123	53	72	85	102
26 YEARS	2 564	121	180	223	278	72	100	119	144	62	84	99	119	54	72	84	99
28 YEARS	2 856	116	168	206	253	71	97	114	136	61	82	96	114	54	71	82	96
30 YEARS	3 100	110	157	189	229	69	93	109	128	61	80	93	108	53	69	80	92
32 YEARS	3 290	104	145	172	206	67	89	103	120	59	77	88	102	53	67	77	88
34 YEARS	3 429	98	133	156	185	65	84	97	112	57	73	84	96	51	65	73	83
36 YEARS	3 527	91	121	141	165	62	79	90	103	55	70	79	90	50	62	69	78
38 YEARS	3 590	85	110	127	146	59	74	83	95	53	66	74	83	48	59	65	73
40 YEARS	3 626	78	100	113	129	55	69	77	86	50	61	68	76	45	55	61	68
42 YEARS	3 606	71	89	100	113	52	63	70	78	47	57	63	70	43	52	57	63
44 YEARS	3 541	65	80	89	99	48	58	64	70	44	53	58	63	40	48	52	57
46 YEARS	3 460	58	70	78	86	45	53	58	63	41	48	53	57	38	44	48	52
48 YEARS	3 392	52	62	67	74	41	48	52	56	38	44	47	51	35	41	44	47
50 YEARS	3 364	46	54	58	63	37	43	46	49	35	40	42	46	32	37	40	42
52 YEARS	3 363	41	46	49	53	33	38	40	43	31	35	38	40	30	33	35	37
54 YEARS	3 378	35	39	41	43	29	33	34	36	28	31	32	34	26	29	31	32
56 YEARS	3 409	29	32	33	35	25	27	29	30	24	26	27	28	23	25	26	27
58 YEARS	3 455	23	25	26	26	21	22	23	24	20	21	22	23	19	20	21	22
60 YEARS	3 516	17	18	18	19	16	16	17	17	15	16	16	17	15	15	16	16
62 YEARS	3 593	11	11	11	11	10	10	10	11	10	10	10	10	10	10	10	10
64 YEARS	3 686	4	4	4	4	4	4	4	4	4	4	4	4	3	4	4	4
NONWHITE																	
18 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

LABORERS, EXCLUDING FARM AND MINE--ALL EDUCATION LEVELS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 379	143	234	305	402	75	113	141	178	63	92	113	140	53	76	92	112
20 YEARS	1 906	140	222	285	369	77	112	138	172	65	92	112	137	56	77	92	112
22 YEARS	2 371	136	210	265	338	78	111	134	165	66	92	110	134	57	78	92	110
24 YEARS	2 773	132	198	246	309	77	108	130	157	66	91	108	129	58	77	91	107
26 YEARS	3 112	126	185	227	281	76	105	124	149	66	89	104	124	58	76	89	104
28 YEARS	3 389	120	172	208	254	75	101	118	140	65	86	100	118	57	75	86	100
30 YEARS	3 602	113	159	190	229	72	96	112	131	64	83	96	111	56	72	83	95
32 YEARS	3 727	106	146	173	206	70	91	105	122	62	79	91	104	55	69	79	90
34 YEARS	3 778	99	134	156	184	67	86	98	113	59	75	85	97	53	66	75	85
36 YEARS	3 783	92	122	141	163	63	80	91	104	57	71	80	90	51	63	71	80
38 YEARS	3 770	85	110	126	145	60	75	84	95	54	66	74	84	49	60	66	74
40 YEARS	3 764	78	99	112	127	56	69	77	86	51	62	69	77	46	56	62	69
42 YEARS	3 746	71	89	99	112	52	64	70	78	48	57	63	70	44	52	57	63
44 YEARS	3 708	65	79	87	97	49	58	64	70	44	53	58	63	41	48	53	58
46 YEARS	3 660	58	69	76	84	45	52	57	62	41	48	52	57	38	44	48	52
48 YEARS	3 608	51	60	66	71	41	47	51	55	38	43	47	50	35	40	43	47
50 YEARS	3 563	45	52	56	60	36	42	45	48	34	39	41	44	32	36	39	41
52 YEARS	3 519	39	44	47	50	32	36	38	41	30	34	36	38	29	32	34	36
54 YEARS	3 473	33	37	39	41	28	31	33	34	27	29	31	32	25	28	29	31
56 YEARS	3 425	27	29	31	32	24	26	27	28	23	24	25	27	22	23	24	25
58 YEARS	3 376	21	23	23	24	19	20	21	22	18	19	20	21	18	19	19	20
60 YEARS	3 325	15	16	16	17	14	15	15	15	14	14	15	15	13	14	14	15
62 YEARS	3 271	9	10	10	10	9	9	9	9	9	9	9	9	8	9	9	9
64 YEARS	3 217	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
WHITE																	
18 YEARS	1 366	156	256	333	439	82	123	154	194	69	100	123	153	58	82	100	123
20 YEARS	1 979	153	243	312	404	84	123	151	188	71	101	122	150	61	84	101	122
22 YEARS	2 518	149	230	290	370	85	121	147	180	72	101	121	146	62	85	101	120
24 YEARS	2 985	144	216	269	338	85	118	142	172	73	99	118	141	63	85	99	118
26 YEARS	3 379	138	202	248	308	84	115	136	163	73	97	114	135	64	84	97	114
28 YEARS	3 700	131	188	228	278	82	110	130	153	71	94	110	129	63	82	94	110
30 YEARS	3 946	124	174	208	251	79	105	122	143	70	91	105	122	62	79	91	104
32 YEARS	4 091	117	160	189	225	76	100	115	133	67	87	99	114	60	76	86	99
34 YEARS	4 150	109	146	171	201	73	94	107	123	65	82	93	107	58	73	82	93
36 YEARS	4 154	101	133	153	178	69	88	99	113	62	77	87	99	56	69	77	87
38 YEARS	4 137	93	120	137	158	65	81	92	103	59	73	81	91	53	65	72	81
40 YEARS	4 128	85	108	122	139	61	75	84	94	55	68	75	84	51	61	67	75
42 YEARS	4 105	78	96	108	121	57	69	76	85	52	63	69	76	48	57	62	69
44 YEARS	4 059	70	85	95	105	53	63	69	76	48	57	63	69	45	53	57	63
46 YEARS	3 999	63	75	82	91	48	57	62	67	45	52	57	62	41	48	52	56
48 YEARS	3 935	56	65	71	77	44	51	55	59	41	47	51	55	38	44	47	50
50 YEARS	3 876	49	56	60	65	39	45	48	51	37	42	45	48	35	39	42	45
52 YEARS	3 818	42	48	51	54	35	39	41	44	33	37	39	41	31	35	37	39
54 YEARS	3 756	35	39	42	44	30	33	35	37	29	32	33	35	27	30	31	33
56 YEARS	3 691	29	32	33	34	25	27	29	30	24	26	27	28	23	25	26	27
58 YEARS	3 623	23	24	25	26	20	22	22	23	19	21	21	22	19	20	21	21
60 YEARS	3 551	16	17	17	18	15	16	16	16	14	15	16	16	14	15	15	15
62 YEARS	3 476	10	10	10	10	9	10	10	10	9	9	9	10	9	9	9	9
64 YEARS	3 398	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
NONWHITE																	
18 YEARS	1 177	105	170	221	290	57	84	104	130	47	68	83	103	40	57	68	83
20 YEARS	1 544	103	162	206	266	57	83	102	126	49	69	83	101	42	57	68	83
22 YEARS	1 870	100	153	192	244	58	82	99	121	49	68	81	98	43	58	68	81
24 YEARS	2 155	97	144	178	223	58	80	95	115	50	67	79	95	43	57	67	79
26 YEARS	2 398	93	135	165	203	57	77	91	109	49	66	77	91	43	57	66	77
28 YEARS	2 600	88	126	152	184	56	74	87	103	49	64	74	87	43	55	64	74
30 YEARS	2 760	84	116	139	167	54	71	82	96	48	62	71	82	42	54	61	71
32 YEARS	2 865	79	107	126	150	52	67	77	90	46	59	67	77	41	52	59	67
34 YEARS	2 923	74	98	114	134	50	64	72	83	44	56	63	72	40	50	56	63
36 YEARS	2 948	68	90	103	120	47	60	67	77	42	53	59	67	38	47	53	59
38 YEARS	2 956	63	81	93	106	45	56	62	70	40	50	55	62	37	45	49	55
40 YEARS	2 960	58	73	83	94	42	52	57	64	38	46	51	57	35	42	46	51
42 YEARS	2 946	53	66	74	82	39	47	52	58	36	43	47	52	33	39	43	47
44 YEARS	2 912	48	59	65	72	36	43	48	52	34	40	43	47	31	36	40	43
46 YEARS	2 869	43	52	57	62	34	39	43	47	31	36	39	43	29	33	36	39
48 YEARS	2 825	39	45	49	54	31	35	38	41	29	33	35	38	27	30	33	35
50 YEARS	2 791	34	39	42	45	28	32	34	36	26	29	31	34	24	28	29	31
52 YEARS	2 762	30	34	36	38	25	28	29	31	23	26	28	29	22	24	26	27
54 YEARS	2 735	25	28	30	31	22	24	25	26	20	23	24	25	19	21	22	24
56 YEARS	2 708	21	23	24	25	18	20	21	22	17	19	20	21	17	18	19	20
58 YEARS	2 683	17	18	18	19	15	16	16	17	14	15	16	16	14	15	15	16
60 YEARS	2 659	12	13	13	13	11	12	12	12	11	11	12	12	10	11	11	11
62 YEARS	2 635	7	8	8	8	7	7	7	7	7	7	7	7	7	7	7	7
64 YEARS	2 613	3	3	3	3	2	3	3	3	2	2	2	3	2	2	2	2

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

LABORERS, EXCLUDING FARM AND MINE--ELEMENTARY: 8 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 360	150	247	324	428	78	118	147	187	65	95	117	147	55	78	95	117
20 YEARS	1 887	147	235	303	394	80	117	145	181	67	96	117	144	57	80	96	117
22 YEARS	2 355	143	223	282	362	81	116	141	174	68	96	115	140	59	81	96	115
24 YEARS	2 762	139	210	262	331	81	113	137	166	69	95	113	136	60	80	95	113
26 YEARS	3 109	133	197	242	301	80	110	131	158	69	93	110	131	60	80	93	109
28 YEARS	3 396	127	183	223	273	78	106	125	149	68	91	106	125	60	78	90	105
30 YEARS	3 621	120	170	204	247	76	102	119	140	67	87	101	118	59	76	87	101
32 YEARS	3 760	114	157	186	222	74	97	112	130	65	84	96	111	58	73	84	96
34 YEARS	3 827	106	144	168	199	71	91	105	121	63	80	91	104	56	71	80	91
36 YEARS	3 850	99	131	152	177	68	86	98	112	60	76	86	97	54	67	76	85
38 YEARS	3 861	92	119	137	157	64	80	91	103	58	72	80	90	52	64	71	80
40 YEARS	3 887	85	108	122	139	61	75	84	94	55	67	75	83	50	60	67	74
42 YEARS	3 915	78	97	108	122	57	69	77	85	52	63	69	76	47	57	62	69
44 YEARS	3 932	71	86	96	106	53	63	70	77	49	58	63	69	45	53	58	63
46 YEARS	3 939	64	76	84	92	49	58	63	68	45	53	57	62	42	49	53	57
48 YEARS	3 934	57	66	72	78	45	52	56	60	41	48	52	56	39	44	48	51
50 YEARS	3 917	50	57	62	66	40	46	49	52	38	43	46	49	35	40	43	45
52 YEARS	3 888	43	49	52	55	36	40	42	45	34	38	40	42	32	35	37	40
54 YEARS	3 848	36	40	42	45	31	34	36	38	29	32	34	36	28	31	32	34
56 YEARS	3 796	30	32	34	35	26	28	29	30	25	27	28	29	24	26	27	28
58 YEARS	3 733	23	25	26	26	21	22	23	24	20	21	22	23	19	21	21	22
60 YEARS	3 658	17	17	18	18	15	16	16	17	15	16	16	16	14	15	15	16
62 YEARS	3 571	10	10	10	11	9	10	10	10	9	10	10	10	9	9	10	10
64 YEARS	3 473	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
WHITE																	
18 YEARS	1 410	157	259	339	448	82	124	155	196	68	100	123	154	58	82	100	123
20 YEARS	1 982	154	246	317	412	84	123	152	190	71	101	123	151	6[illegible]	84	101	122
22 YEARS	2 487	150	233	295	378	85	121	148	182	72	101	121	147	62	85	101	121
24 YEARS	2 925	145	220	274	345	85	119	143	174	73	100	119	142	63	85	100	118
26 YEARS	3 297	139	206	253	314	84	115	137	165	72	98	115	137	63	84	98	115
28 YEARS	3 603	133	191	232	285	82	111	131	156	71	95	111	130	63	82	95	110
30 YEARS	3 840	126	177	213	257	80	106	124	146	70	92	106	123	62	80	91	106
32 YEARS	3 983	118	163	193	231	77	101	117	136	68	88	101	116	60	77	87	100
34 YEARS	4 046	111	149	175	206	74	95	109	126	65	83	95	109	59	74	83	95
36 YEARS	4 061	103	136	158	184	70	89	102	116	63	79	89	101	56	70	79	89
38 YEARS	4 060	96	124	142	163	67	84	94	106	60	74	83	94	54	66	74	83
40 YEARS	4 075	88	112	126	144	63	78	87	97	57	70	77	86	52	63	69	77
42 YEARS	4 089	80	100	112	126	59	72	79	88	54	65	71	79	49	59	64	71
44 YEARS	4 089	73	89	99	110	55	65	72	79	50	60	65	71	46	55	59	65
46 YEARS	4 077	66	78	86	95	50	59	65	70	47	54	59	64	43	50	54	59
48 YEARS	4 055	58	68	74	81	46	53	57	62	43	49	53	57	40	46	49	53
50 YEARS	4 025	51	59	63	68	41	47	50	54	39	44	47	50	36	41	44	47
52 YEARS	3 986	44	50	53	57	37	41	43	46	34	39	41	43	33	36	38	41
54 YEARS	3 937	37	41	44	46	32	35	37	39	30	33	35	36	29	31	33	35
56 YEARS	3 878	30	33	35	36	26	29	30	31	25	27	29	30	24	26	27	28
58 YEARS	3 809	24	25	26	27	21	23	23	24	20	22	22	23	20	21	22	22
60 YEARS	3 730	17	18	18	19	16	16	17	17	15	16	16	17	15	15	16	16
62 YEARS	3 641	10	11	11	11	10	10	10	10	9	10	10	10	9	10	10	10
64 YEARS	3 543	3	3	4	4	3	3	3	3	3	3	3	3	3	3	3	3
NONWHITE																	
18 YEARS	1 129	115	189	246	324	61	91	113	143	50	74	91	113	43	61	74	90
20 YEARS	1 522	113	180	230	298	62	90	111	139	52	74	90	111	44	62	74	90
22 YEARS	1 873	110	170	215	274	62	89	109	133	53	74	89	108	46	62	74	89
24 YEARS	2 183	107	161	200	251	63	88	105	128	54	74	87	105	47	63	73	87
26 YEARS	2 452	103	151	185	229	62	85	101	121	54	72	85	101	47	62	72	85
28 YEARS	2 679	98	141	171	208	61	82	97	115	53	70	82	96	47	61	70	82
30 YEARS	2 864	93	131	157	189	60	79	92	108	52	68	79	92	46	59	68	79
32 YEARS	2 992	88	121	143	170	58	75	87	101	51	66	75	87	45	58	66	75
34 YEARS	3 070	83	111	130	153	56	72	82	94	50	63	71	81	44	56	63	71
36 YEARS	3 118	78	102	118	137	53	68	77	87	48	60	67	76	43	53	60	67
38 YEARS	3 154	72	93	106	122	51	63	71	80	46	57	63	71	41	51	56	63
40 YEARS	3 197	67	84	95	108	48	59	66	74	44	53	59	66	40	48	53	59
42 YEARS	3 239	62	76	85	95	45	55	61	67	41	50	55	60	38	45	50	54
44 YEARS	3 272	56	68	75	84	42	50	55	61	39	46	50	55	36	42	46	50
46 YEARS	3 294	51	60	66	72	39	46	50	54	36	42	46	50	34	39	42	46
48 YEARS	3 303	45	53	57	62	36	41	45	48	33	38	41	44	31	36	38	41
50 YEARS	3 298	40	46	49	53	32	37	39	42	30	34	37	39	28	32	34	36
52 YEARS	3 278	35	39	41	44	29	32	34	36	27	30	32	34	26	29	30	32
54 YEARS	3 246	29	32	34	36	25	27	29	30	24	26	27	29	23	25	26	27
56 YEARS	3 201	24	26	27	28	21	23	24	25	20	22	23	24	19	21	22	23
58 YEARS	3 143	19	20	21	21	17	18	19	19	16	17	18	18	16	17	17	18
60 YEARS	3 071	14	14	15	15	12	13	13	14	12	13	13	13	12	12	13	13
62 YEARS	2 987	8	9	9	9	8	8	8	8	8	8	8	8	8	8	8	8
64 YEARS	2 890	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

LABORERS, EXCLUDING FARM AND MINE–HIGH SCHOOL: 4 YEARS

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	1 519	173	283	369	486	91	136	170	215	76	111	136	169	64	91	110	136
20 YEARS	2 177	170	269	345	447	93	136	167	208	78	112	135	166	67	93	111	135
22 YEARS	2 759	165	255	322	410	94	134	163	200	80	111	134	162	69	94	111	133
24 YEARS	3 267	160	240	298	375	94	131	157	191	81	110	131	157	70	94	110	130
26 YEARS	3 700	153	224	275	341	93	127	151	181	81	108	127	150	70	93	108	126
28 YEARS	4 057	146	209	253	309	91	122	144	170	79	105	122	143	70	91	105	122
30 YEARS	4 339	138	193	231	278	88	117	136	160	78	101	117	135	69	88	101	116
32 YEARS	4 520	130	178	210	250	85	111	128	148	75	97	110	127	67	85	96	110
34 YEARS	4 615	121	163	190	223	81	104	119	137	72	92	104	119	65	81	91	104
36 YEARS	4 651	112	148	171	198	77	98	111	126	69	86	97	110	62	77	86	97
38 YEARS	4 658	104	134	153	175	73	91	102	115	66	81	91	102	59	73	81	90
40 YEARS	4 661	95	120	136	154	68	84	94	105	62	75	84	93	56	68	75	83
42 YEARS	4 635	87	107	120	135	64	77	85	95	58	70	77	85	53	63	70	77
44 YEARS	4 575	78	95	105	117	59	70	77	85	54	64	70	77	50	59	64	70
46 YEARS	4 496	70	84	92	101	54	63	69	75	50	58	63	69	46	54	58	63
48 YEARS	4 414	62	73	79	86	49	57	61	66	46	52	56	61	42	49	52	56
50 YEARS	4 342	54	63	67	72	44	50	54	57	41	47	50	53	39	44	47	50
52 YEARS	4 274	47	53	56	60	39	44	46	49	37	41	43	46	35	39	41	43
54 YEARS	4 203	40	44	46	49	34	37	39	41	32	35	37	39	30	33	35	37
56 YEARS	4 130	32	35	37	38	28	31	32	33	27	29	30	32	26	28	29	30
58 YEARS	4 055	25	27	28	29	23	24	25	26	22	23	24	25	21	22	23	24
60 YEARS	3 977	18	19	19	20	17	17	18	18	16	17	17	18	16	17	17	17
62 YEARS	3 897	11	11	11	12	10	11	11	11	10	10	11	11	10	10	10	11
64 YEARS	3 814	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
WHITE																	
18 YEARS	1 530	181	297	387	510	96	143	179	226	80	116	143	178	67	96	116	142
20 YEARS	2 246	178	283	362	469	98	143	176	218	82	117	142	175	70	98	117	142
22 YEARS	2 880	174	268	338	430	99	141	171	210	84	117	141	170	73	99	117	140
24 YEARS	3 430	168	252	313	393	99	138	165	200	85	116	137	165	74	99	116	137
26 YEARS	3 897	161	236	289	358	98	134	159	190	85	114	133	158	74	98	113	133
28 YEARS	4 282	153	219	265	324	96	129	151	179	84	110	128	150	74	95	110	128
30 YEARS	4 581	145	202	242	292	93	123	143	167	82	106	122	142	72	93	106	122
32 YEARS	4 770	136	186	220	262	89	116	134	155	79	101	116	133	70	89	101	115
34 YEARS	4 861	127	170	199	233	85	109	125	144	76	96	109	124	68	85	96	109
36 YEARS	4 888	118	155	179	207	81	102	116	132	72	90	102	115	65	81	90	101
38 YEARS	4 885	108	140	160	183	76	95	107	120	69	85	95	106	62	76	84	94
40 YEARS	4 879	99	125	142	161	71	88	98	109	65	79	87	97	59	71	79	87
42 YEARS	4 844	90	112	125	141	66	80	89	99	61	73	80	88	55	66	73	80
44 YEARS	4 774	81	99	110	122	61	73	80	88	56	67	73	80	52	61	66	73
46 YEARS	4 684	73	87	95	105	56	66	72	78	52	61	66	71	48	56	60	65
48 YEARS	4 591	64	76	82	89	51	59	63	69	47	54	59	63	44	51	54	58
50 YEARS	4 508	56	65	70	75	46	52	56	59	43	48	52	55	40	45	48	51
52 YEARS	4 429	49	55	58	62	40	45	48	51	38	42	45	48	36	40	42	45
54 YEARS	4 348	41	45	48	50	35	38	40	42	33	36	38	40	31	34	36	38
56 YEARS	4 264	33	36	38	40	29	32	33	34	28	30	31	33	27	29	30	31
58 YEARS	4 178	26	28	29	30	23	25	26	26	22	24	25	25	22	23	24	25
60 YEARS	4 089	19	20	20	21	17	18	18	19	17	17	18	18	16	17	17	18
62 YEARS	3 998	11	12	12	12	11	11	11	11	10	11	11	11	10	11	11	11
64 YEARS	3 904	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
NONWHITE																	
18 YEARS	1 159	128	208	271	356	68	101	126	159	57	82	101	125	48	68	82	101
20 YEARS	1 660	126	198	254	328	69	101	124	154	59	83	101	123	50	70	83	100
22 YEARS	2 106	123	188	237	301	70	100	121	148	60	83	99	120	52	70	83	99
24 YEARS	2 497	119	177	220	276	70	98	117	141	61	82	97	116	53	70	82	97
26 YEARS	2 834	114	166	203	251	70	95	112	134	60	81	95	112	53	70	81	94
28 YEARS	3 115	109	155	187	228	68	91	107	127	60	79	91	107	53	68	78	91
30 YEARS	3 341	103	144	172	206	66	88	102	119	58	76	87	101	52	66	76	87
32 YEARS	3 497	97	132	156	186	64	83	96	111	57	73	83	95	51	64	72	83
34 YEARS	3 591	91	122	142	166	61	78	90	103	55	69	78	89	49	61	69	78
36 YEARS	3 641	85	111	128	148	58	74	83	95	52	65	73	83	47	58	65	73
38 YEARS	3 662	78	101	115	132	55	69	77	87	50	61	68	77	45	55	61	68
40 YEARS	3 671	72	91	103	116	52	64	71	79	47	57	63	71	43	52	57	63
42 YEARS	3 642	66	81	91	102	48	59	65	72	44	53	58	64	40	48	53	58
44 YEARS	3 578	60	73	80	89	45	54	59	65	41	49	53	58	38	45	49	53
46 YEARS	3 500	54	64	71	78	41	49	53	58	38	45	49	53	35	41	45	48
48 YEARS	3 430	48	56	61	67	38	44	47	51	35	41	44	47	33	38	40	44
50 YEARS	3 387	43	49	53	57	34	39	42	45	32	37	39	42	30	34	36	39
52 YEARS	3 361	37	42	45	48	31	35	37	39	29	32	34	36	27	31	32	34
54 YEARS	3 344	32	35	37	39	27	30	31	33	26	28	30	31	24	27	28	30
56 YEARS	3 337	26	29	30	32	23	25	26	27	22	24	25	26	21	23	24	25
58 YEARS	3 338	21	23	23	24	19	20	21	21	18	19	20	21	18	19	19	20
60 YEARS	3 349	15	16	17	17	14	15	15	16	14	14	15	15	13	14	14	15
62 YEARS	3 369	10	10	10	10	9	9	9	10	9	9	9	9	9	9	9	9
64 YEARS	3 398	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3

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Table 1. **Expected Lifetime Earnings for Males 18 to 64 Years Old in the Experienced Civilian Labor Force With Earnings in 1959; by Age, Color, Selected Discount Rates, and Selected Annual Productivity Increase**—Continued

LABORERS, EXCLUDING FARM AND MINE--COLLEGE: 4 YEARS OR MORE

(Expected lifetime earnings in thousands of dollars)

Present age	Estimated annual income at present age (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
TOTAL																	
18 YEARS	268	189	315	413	549	97	148	186	237	80	119	148	185	67	97	119	147
20 YEARS	1 348	188	302	389	507	101	150	185	232	85	122	149	184	72	101	122	149
22 YEARS	2 306	185	288	365	467	104	150	182	225	88	124	149	181	76	104	124	149
24 YEARS	3 141	180	272	340	428	105	148	178	216	90	124	147	177	78	105	124	147
26 YEARS	3 853	174	256	314	390	105	144	171	206	91	122	144	171	80	105	122	143
28 YEARS	4 442	166	238	289	354	103	139	164	194	90	119	139	163	80	103	119	138
30 YEARS	4 907	157	221	265	320	101	133	155	182	88	115	133	154	78	100	115	132
32 YEARS	5 217	148	203	240	287	97	126	146	169	86	110	126	145	76	97	110	125
34 YEARS	5 389	138	185	217	256	92	119	136	156	82	104	118	135	74	92	104	118
36 YEARS	5 459	128	168	195	227	87	111	126	143	78	98	110	125	70	87	98	110
38 YEARS	5 464	117	152	174	201	82	103	116	131	74	91	102	115	67	82	91	102
40 YEARS	5 434	107	136	155	177	77	94	106	119	69	85	94	105	63	76	84	94
42 YEARS	5 300	97	122	137	154	71	86	96	107	64	78	86	95	59	71	78	86
44 YEARS	5 076	88	108	120	134	65	79	87	95	60	71	78	86	55	65	71	78
46 YEARS	4 828	79	95	105	116	60	71	78	85	55	65	71	77	51	60	65	71
48 YEARS	4 620	71	84	91	99	55	64	70	75	51	59	64	69	47	55	59	64
50 YEARS	4 514	63	73	79	85	50	58	62	66	47	53	57	61	44	50	53	57
52 YEARS	4 479	55	63	67	71	45	51	54	58	42	48	51	54	40	45	48	51
54 YEARS	4 491	47	53	56	59	40	44	47	49	38	42	44	47	36	40	42	44
56 YEARS	4 548	40	43	45	48	34	38	39	41	33	36	37	39	31	34	36	37
58 YEARS	4 651	32	34	35	37	28	30	31	32	27	29	30	31	26	28	29	30
60 YEARS	4 800	24	25	25	26	22	23	23	24	21	22	23	23	20	21	22	23
62 YEARS	4 995	15	15	16	16	14	14	15	15	14	14	14	15	13	14	14	14
64 YEARS	5 235	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
WHITE																	
18 YEARS	14	199	333	438	582	101	156	196	251	83	125	155	195	69	102	125	155
20 YEARS	1 223	199	320	413	539	107	158	196	245	89	129	158	195	76	107	129	157
22 YEARS	2 293	196	305	387	496	110	158	193	238	93	131	158	192	80	110	131	157
24 YEARS	3 224	191	289	361	455	111	156	188	229	95	131	156	187	83	111	131	155
26 YEARS	4 017	184	271	334	415	111	153	182	218	96	129	152	181	84	111	129	152
28 YEARS	4 670	176	253	307	377	109	147	173	206	95	126	147	173	84	109	126	146
30 YEARS	5 183	167	234	281	340	106	141	164	193	93	122	141	163	83	106	121	140
32 YEARS	5 520	157	215	255	305	102	134	154	179	90	116	133	153	81	102	116	133
34 YEARS	5 699	146	197	231	272	97	125	144	166	87	110	125	143	78	97	110	125
36 YEARS	5 765	135	179	207	241	92	117	133	152	82	103	117	132	74	92	103	116
38 YEARS	5 760	124	161	185	213	87	108	122	138	78	96	108	122	7[illegible]	86	96	108
40 YEARS	5 720	113	144	164	187	81	100	112	125	73	89	99	111	66	80	89	99
42 YEARS	5 564	103	129	145	163	75	91	101	113	68	82	91	101	62	74	82	90
44 YEARS	5 310	93	114	127	142	69	83	91	101	63	75	83	91	58	69	75	82
46 YEARS	5 031	83	101	111	123	63	75	82	90	58	69	75	82	54	63	69	75
48 YEARS	4 800	75	89	97	106	58	68	74	80	54	63	68	73	50	58	62	67
50 YEARS	4 688	66	77	83	90	53	61	65	70	49	57	61	65	46	53	56	60
52 YEARS	4 659	58	67	71	76	48	54	58	61	45	51	54	57	42	48	50	54
54 YEARS	4 685	50	56	60	63	42	47	50	52	40	45	47	49	38	42	44	47
56 YEARS	4 765	42	46	49	51	37	40	42	44	35	38	40	42	34	36	38	40
58 YEARS	4 900	34	37	38	39	30	32	34	35	29	31	32	33	28	30	31	32
60 YEARS	5 089	25	27	27	28	23	24	25	26	23	24	24	25	22	23	24	24
62 YEARS	5 333	16	16	17	17	15	15	16	16	15	15	15	16	14	15	15	15
64 YEARS	5 631	6	6	6	6	5	6	6	6	5	5	5	6	5	5	5	5
NONWHITE																	
18 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 YEARS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Table 2. **Deduction from Expected Lifetime Earnings to be Made for an Annual Allowance of $1,000, $2,000, $3,000 for Personal Maintenance, by Present Age and Color**

(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																
TOTAL																
18 YEARS	43	69	89	117	24	34	42	53	20	28	34	42	17	24	28	34
20 YEARS	41	64	82	107	23	33	40	50	20	27	33	40	17	23	27	33
22 YEARS	39	60	76	97	22	32	38	47	19	27	32	38	17	22	26	32
24 YEARS	37	56	70	88	22	31	37	44	19	26	30	36	16	22	26	30
26 YEARS	35	52	64	80	21	29	35	42	18	25	29	35	16	21	25	29
28 YEARS	33	48	59	72	21	28	33	39	18	24	28	33	16	21	24	28
30 YEARS	32	45	54	65	20	27	31	37	17	23	27	31	15	20	23	26
32 YEARS	30	41	49	58	19	25	29	34	17	22	25	29	15	19	22	25
34 YEARS	28	38	44	52	18	24	27	32	16	21	24	27	15	18	21	24
36 YEARS	26	34	40	47	18	22	26	29	16	20	22	25	14	18	20	22
38 YEARS	24	31	36	42	17	21	24	27	15	19	21	24	14	17	19	21
40 YEARS	22	28	32	37	16	20	22	25	14	18	19	22	13	16	17	19
42 YEARS	20	26	29	32	15	18	20	22	14	16	18	20	12	15	16	18
44 YEARS	19	23	25	28	14	17	18	20	13	15	17	18	12	14	15	17
46 YEARS	17	20	22	24	13	15	17	18	12	14	15	16	11	13	14	15
48 YEARS	15	18	19	21	12	14	15	16	11	13	14	15	10	12	13	14
50 YEARS	13	15	17	18	11	12	13	14	10	11	12	13	9	11	11	12
52 YEARS	12	13	14	15	10	11	11	12	9	10	11	11	8	10	10	11
54 YEARS	10	11	12	12	8	9	10	10	8	9	9	10	8	8	9	9
56 YEARS	8	9	9	10	7	8	8	8	7	7	8	8	6	7	7	8
58 YEARS	6	7	7	7	6	6	6	7	6	6	6	6	5	6	6	6
60 YEARS	5	5	5	5	4	4	5	5	4	4	4	5	4	4	4	4
62 YEARS	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
64 YEARS	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
WHITE																
18 YEARS	43	69	90	118	24	34	42	53	20	28	34	42	17	24	28	34
20 YEARS	41	65	83	108	23	33	41	50	20	27	33	40	17	23	27	33
22 YEARS	39	61	77	98	23	32	39	48	19	27	32	39	17	23	27	32
24 YEARS	37	57	71	89	22	31	37	45	19	26	31	37	16	22	26	31
26 YEARS	36	53	65	81	21	29	35	42	19	25	29	35	16	21	25	29
28 YEARS	34	49	59	73	21	28	33	40	18	24	28	33	16	21	24	28
30 YEARS	32	45	54	66	20	27	31	37	18	23	27	31	15	20	23	27
32 YEARS	30	41	49	59	19	25	29	34	17	22	25	29	15	19	22	25
34 YEARS	28	38	45	53	18	24	28	32	16	21	24	27	15	18	21	24
36 YEARS	26	35	40	47	18	23	26	29	16	20	23	26	14	18	20	22
38 YEARS	24	32	36	42	17	21	24	27	15	19	21	24	14	17	19	21
40 YEARS	22	29	32	37	16	20	22	25	14	18	20	22	13	16	18	20
42 YEARS	21	26	29	33	15	18	20	23	14	16	18	20	12	15	16	18
44 YEARS	19	23	26	28	14	17	18	20	13	15	17	18	12	14	15	17
46 YEARS	17	20	22	25	13	15	17	18	12	14	15	17	11	13	14	15
48 YEARS	15	18	19	21	12	14	15	16	11	13	14	15	10	12	13	14
50 YEARS	13	15	17	18	11	12	13	14	10	11	12	13	9	11	11	12
52 YEARS	12	13	14	15	10	11	11	12	9	10	11	11	9	10	10	11
54 YEARS	10	11	12	12	8	9	10	10	8	9	9	10	8	8	9	9
56 YEARS	8	9	9	10	7	8	8	8	7	7	8	8	7	7	7	8
58 YEARS	6	7	7	7	6	6	6	7	6	6	6	6	5	6	6	6
60 YEARS	5	5	5	5	4	5	5	5	4	4	4	5	4	4	4	4
62 YEARS	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
64 YEARS	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
NONWHITE																
18 YEARS	40	64	82	107	23	32	40	49	19	27	32	40	17	23	27	32
20 YEARS	39	60	76	98	22	31	38	47	19	26	31	38	16	22	26	31
22 YEARS	37	56	70	89	21	30	36	44	18	25	30	36	16	21	25	30
24 YEARS	35	52	64	81	21	29	34	42	18	24	29	34	16	21	24	29
26 YEARS	33	48	59	73	20	28	33	39	18	23	27	32	15	20	23	27
28 YEARS	31	45	54	66	20	26	31	37	17	23	26	31	15	20	23	26
30 YEARS	30	41	50	60	19	25	29	34	17	22	25	29	15	19	22	25
32 YEARS	28	38	45	54	18	24	27	32	16	21	24	27	14	18	21	24
34 YEARS	26	35	41	48	17	22	26	30	15	20	22	26	14	17	20	22
36 YEARS	24	32	37	43	17	21	24	27	15	19	21	24	13	17	19	21
38 YEARS	23	29	33	38	16	20	22	25	14	18	20	22	13	16	18	20
40 YEARS	21	26	30	34	15	18	21	23	14	17	18	20	12	15	17	18
42 YEARS	19	24	27	30	14	17	19	21	13	15	17	19	12	14	15	17
44 YEARS	18	21	24	26	13	16	17	19	12	14	16	17	11	13	14	16
46 YEARS	16	19	21	23	12	14	16	17	11	13	14	16	10	12	13	14
48 YEARS	14	17	18	20	11	13	14	15	10	12	13	14	10	11	12	13
50 YEARS	13	15	16	17	10	12	12	13	10	11	12	12	9	10	11	12
52 YEARS	11	13	13	14	9	10	11	12	9	10	10	11	8	9	10	10
54 YEARS	9	11	11	12	8	9	9	10	8	8	9	9	7	8	8	9
56 YEARS	8	9	9	9	7	7	8	8	7	7	7	8	6	7	7	7
58 YEARS	6	7	7	7	6	6	6	6	5	6	6	6	5	6	6	6
60 YEARS	5	5	5	5	4	4	5	5	4	4	4	4	4	4	4	4
62 YEARS	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
64 YEARS	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1

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Table 2. **Deduction from Expected Lifetime Earnings to be Made for an Annual Allowance of $1,000, $2,000, $3,000 for Personal Maintenance, by Present Age and Color**—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 $2,000																
TOTAL																
18 YEARS	86	138	178	234	47	68	84	105	40	56	68	84	34	47	56	68
20 YEARS	82	129	165	214	46	66	81	100	39	55	66	80	34	46	55	66
22 YEARS	78	120	152	194	45	64	77	94	38	53	63	77	33	45	53	63
24 YEARS	74	112	140	176	44	61	73	89	38	51	61	73	33	44	51	61
26 YEARS	71	104	129	160	43	59	70	84	37	50	58	69	32	42	49	58
28 YEARS	67	97	118	144	41	56	66	78	36	48	56	66	32	41	48	56
30 YEARS	63	89	107	130	40	53	62	73	35	46	53	62	31	40	46	53
32 YEARS	59	82	98	117	38	50	58	68	34	44	50	58	30	38	44	50
34 YEARS	56	75	89	105	37	48	55	63	33	42	48	55	29	37	42	47
36 YEARS	52	69	80	93	35	45	51	59	31	39	45	51	28	35	39	45
38 YEARS	48	63	72	83	33	42	47	54	30	37	42	47	27	33	37	42
40 YEARS	44	57	64	73	32	39	44	49	29	35	39	44	26	31	35	39
42 YEARS	41	51	57	65	30	36	40	45	27	33	36	40	25	30	33	36
44 YEARS	37	46	51	56	28	33	37	40	25	30	33	36	23	28	30	33
46 YEARS	34	40	44	49	26	30	33	36	24	28	30	33	22	26	28	30
48 YEARS	30	35	39	42	24	27	30	32	22	25	27	30	20	23	25	27
50 YEARS	27	31	33	36	21	24	26	28	20	23	24	26	19	21	23	24
52 YEARS	23	26	28	30	19	22	23	24	18	20	21	23	17	19	20	21
54 YEARS	20	22	23	24	17	19	19	21	16	18	18	19	15	17	17	18
56 YEARS	16	18	19	19	14	15	16	17	14	15	15	16	13	14	15	15
58 YEARS	13	14	14	15	11	12	13	13	11	12	12	13	11	11	12	12
60 YEARS	9	10	10	10	9	9	9	9	8	9	9	9	8	9	9	9
62 YEARS	6	6	6	6	5	6	6	6	5	5	6	6	5	5	5	6
64 YEARS	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
WHITE																
18 YEARS	86	139	180	237	47	69	85	106	40	57	69	85	34	47	57	68
20 YEARS	82	130	166	216	46	66	81	101	39	55	66	81	34	46	55	66
22 YEARS	79	121	154	196	45	64	78	95	39	53	64	77	34	45	53	64
24 YEARS	75	113	141	178	44	61	74	90	38	52	61	74	33	44	52	61
26 YEARS	71	105	130	161	43	59	70	84	37	50	59	70	32	43	50	59
28 YEARS	67	97	119	146	41	56	66	79	36	48	56	66	32	41	48	56
30 YEARS	64	90	108	131	40	54	63	74	35	46	53	62	31	40	46	53
32 YEARS	60	83	99	118	39	51	59	69	34	44	51	59	30	38	44	50
34 YEARS	56	76	89	106	37	48	55	64	33	42	48	55	29	37	42	48
36 YEARS	52	69	81	94	35	45	51	59	31	40	45	51	28	35	40	45
38 YEARS	48	63	73	84	34	42	48	54	30	38	42	48	27	33	37	42
40 YEARS	45	57	65	74	32	39	44	50	29	35	39	44	26	32	35	39
42 YEARS	41	51	58	65	30	36	40	45	27	33	36	40	25	30	33	36
44 YEARS	37	46	51	57	28	34	37	41	26	30	33	37	23	28	30	33
46 YEARS	34	41	45	49	26	31	33	36	24	28	30	33	22	26	28	30
48 YEARS	30	36	39	42	24	28	30	32	22	25	27	30	20	24	25	27
50 YEARS	27	31	33	36	22	25	26	28	20	23	25	26	19	21	23	24
52 YEARS	23	26	28	30	19	22	23	24	18	20	22	23	17	19	20	21
54 YEARS	20	22	23	25	17	19	20	21	16	18	19	19	15	17	18	18
56 YEARS	16	18	19	20	14	15	16	17	14	15	15	16	13	14	15	15
58 YEARS	13	14	14	15	12	12	13	13	11	12	12	13	11	11	12	12
60 YEARS	9	10	10	10	9	9	9	9	8	9	9	9	8	9	9	9
62 YEARS	6	6	6	6	5	6	6	6	5	5	6	6	5	5	5	6
64 YEARS	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
NONWHITE																
18 YEARS	81	128	165	215	45	65	80	99	39	54	65	79	33	45	54	65
20 YEARS	77	120	152	196	44	63	76	93	38	52	62	76	33	44	52	62
22 YEARS	73	112	140	178	43	60	72	88	37	50	60	72	32	43	50	60
24 YEARS	70	104	129	162	42	58	69	83	36	49	57	68	32	42	49	57
26 YEARS	66	97	118	146	41	55	65	78	35	47	55	65	31	40	47	55
28 YEARS	63	90	108	132	39	53	62	73	34	45	52	61	30	39	45	52
30 YEARS	59	83	99	120	38	50	58	68	33	43	50	58	29	38	43	50
32 YEARS	56	76	90	108	36	47	55	64	32	41	47	55	29	36	41	47
34 YEARS	52	70	82	96	35	45	51	59	31	39	45	51	28	35	39	45
36 YEARS	49	64	74	86	33	42	48	55	30	37	42	48	27	33	37	42
38 YEARS	45	58	67	77	32	40	45	50	28	35	39	44	26	32	35	39
40 YEARS	42	53	60	68	30	37	41	46	27	33	37	41	25	30	33	37
42 YEARS	38	48	54	60	28	34	38	42	26	31	34	38	24	28	31	34
44 YEARS	35	43	48	53	26	32	35	38	24	29	31	34	22	26	29	31
46 YEARS	32	38	42	46	25	29	31	34	23	26	29	31	21	24	26	29
48 YEARS	29	34	36	40	23	26	28	30	21	24	26	28	19	22	24	26
50 YEARS	25	29	31	34	20	23	25	27	19	22	23	25	18	20	22	23
52 YEARS	22	25	27	28	18	21	22	23	17	19	20	22	16	18	19	20
54 YEARS	19	21	22	23	16	18	19	20	15	17	18	19	15	16	17	18
56 YEARS	16	17	18	19	14	15	16	16	13	14	15	15	13	14	14	15
58 YEARS	13	13	14	14	11	12	12	13	11	12	12	12	10	11	11	12
60 YEARS	9	10	10	10	8	9	9	9	8	9	9	9	8	8	9	9
62 YEARS	6	6	6	6	5	6	6	6	5	5	5	6	5	5	5	5
64 YEARS	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2

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Table 2. **Deduction from Expected Lifetime Earnings to be Made for an Annual Allowance of $1,000, $2,000, $3,000 for Personal Maintenance, by Present Age and Color**—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																
TOTAL																
18 YEARS	128	207	268	352	71	103	126	158	60	84	102	126	52	71	84	102
20 YEARS	123	193	247	320	69	99	121	150	59	82	99	120	51	69	82	98
22 YEARS	117	181	228	291	67	95	115	142	58	80	95	115	50	67	79	95
24 YEARS	112	168	210	265	66	92	110	133	57	77	91	109	49	66	77	91
26 YEARS	106	156	193	240	64	88	104	126	55	74	87	104	48	64	74	87
28 YEARS	100	145	177	217	62	84	99	118	54	72	84	98	47	62	71	83
30 YEARS	95	134	161	195	60	80	93	110	52	69	80	93	46	60	68	79
32 YEARS	89	123	147	175	57	76	88	102	51	66	75	87	45	57	65	75
34 YEARS	83	113	133	157	55	72	82	95	49	62	71	82	44	55	62	71
36 YEARS	78	103	120	140	53	67	77	88	47	59	67	76	42	53	59	67
38 YEARS	72	94	108	125	50	63	71	81	45	56	63	71	41	50	56	63
40 YEARS	67	85	97	110	47	59	66	74	43	53	58	65	39	47	52	58
42 YEARS	61	77	86	97	45	54	60	67	41	49	54	60	37	44	49	54
44 YEARS	56	68	76	85	42	50	55	61	38	45	50	55	35	41	45	50
46 YEARS	50	61	67	73	39	46	50	54	36	42	45	49	33	38	42	45
48 YEARS	45	53	58	63	35	41	45	48	33	38	41	44	31	35	38	41
50 YEARS	40	46	50	54	32	37	39	42	30	34	37	39	28	32	34	36
52 YEARS	35	39	42	45	29	32	34	36	27	30	32	34	25	29	30	32
54 YEARS	30	33	35	37	25	28	29	31	24	26	28	29	23	25	26	28
56 YEARS	24	27	28	29	21	23	24	25	20	22	23	24	19	21	22	23
58 YEARS	19	21	21	22	17	18	19	20	17	18	18	19	16	17	18	18
60 YEARS	14	15	15	15	13	13	14	14	13	13	13	14	12	13	13	13
62 YEARS	9	9	9	9	8	8	8	9	8	8	8	8	8	8	8	8
64 YEARS	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
WHITE																
18 YEARS	129	208	270	355	71	103	127	159	60	85	103	127	52	71	85	103
20 YEARS	124	195	250	324	69	100	122	151	59	82	99	121	51	69	82	99
22 YEARS	118	182	230	294	68	96	116	143	58	80	96	116	50	68	80	95
24 YEARS	112	170	212	267	66	92	111	135	57	77	92	110	49	66	77	92
26 YEARS	107	158	195	242	64	88	105	127	56	75	88	105	49	64	75	88
28 YEARS	101	146	178	219	62	84	100	119	54	72	84	99	48	62	72	84
30 YEARS	95	135	163	197	60	80	94	111	53	69	80	94	46	60	69	80
32 YEARS	90	124	148	177	58	76	88	103	51	66	76	88	45	58	66	76
34 YEARS	84	114	134	159	55	72	83	96	49	63	72	82	44	55	63	72
36 YEARS	78	104	121	141	53	68	77	88	47	60	68	77	42	53	59	67
38 YEARS	73	95	109	126	50	63	72	81	45	56	63	71	41	50	56	63
40 YEARS	67	86	97	111	48	59	66	74	43	53	59	66	39	47	53	59
42 YEARS	62	77	87	98	45	55	61	68	41	49	54	60	37	45	49	54
44 YEARS	56	69	77	85	42	50	55	61	38	46	50	55	35	42	46	50
46 YEARS	51	61	67	74	39	46	50	55	36	42	46	50	33	39	42	45
48 YEARS	45	54	58	63	36	41	45	48	33	38	41	45	31	35	38	41
50 YEARS	40	46	50	54	32	37	40	42	30	34	37	39	28	32	34	37
52 YEARS	35	40	42	45	29	32	34	37	27	30	32	34	26	29	30	32
54 YEARS	30	33	35	37	25	28	29	31	24	26	28	29	23	25	26	28
56 YEARS	25	27	28	29	21	23	24	25	20	22	23	24	20	21	22	23
58 YEARS	19	21	21	22	17	18	19	20	17	18	18	19	16	17	18	18
60 YEARS	14	15	15	15	13	14	14	14	13	13	13	14	12	13	13	13
62 YEARS	9	9	9	9	8	8	8	9	8	8	8	8	8	8	8	8
64 YEARS	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
NONWHITE																
18 YEARS	121	192	247	322	68	97	119	148	58	81	97	119	50	68	80	97
20 YEARS	116	179	228	293	66	94	114	140	57	78	93	113	49	66	78	93
22 YEARS	110	167	210	267	64	90	109	132	55	76	90	108	48	64	76	90
24 YEARS	105	156	193	242	63	86	103	125	54	73	86	103	47	63	73	86
26 YEARS	99	145	178	220	61	83	98	117	53	70	82	97	46	61	70	82
28 YEARS	94	134	163	199	59	79	93	110	51	68	79	92	45	59	68	78
30 YEARS	89	124	149	179	57	75	87	103	50	65	75	87	44	57	65	75
32 YEARS	83	114	135	161	55	71	82	96	48	62	71	82	43	54	62	71
34 YEARS	78	105	123	145	52	67	77	89	46	59	67	77	42	52	59	67
36 YEARS	73	96	111	129	50	63	72	82	45	56	63	72	40	50	56	63
38 YEARS	68	88	100	115	47	59	67	75	43	53	59	66	39	47	53	59
40 YEARS	63	79	90	102	45	55	62	69	41	50	55	61	37	45	50	55
42 YEARS	58	72	80	90	42	51	57	63	39	46	51	57	35	42	46	51
44 YEARS	53	64	71	79	40	47	52	57	36	43	47	52	33	39	43	47
46 YEARS	48	57	63	69	37	43	47	51	34	40	43	47	31	37	40	43
48 YEARS	43	50	55	59	34	39	42	46	31	36	39	42	29	34	36	39
50 YEARS	38	44	47	51	31	35	37	40	29	33	35	37	27	31	33	35
52 YEARS	33	38	40	43	28	31	33	35	26	29	31	33	24	27	29	31
54 YEARS	28	32	33	35	24	27	28	29	23	25	27	28	22	24	25	26
56 YEARS	24	26	27	28	21	22	23	24	20	21	22	23	19	20	21	22
58 YEARS	19	20	21	21	17	18	18	19	16	17	18	18	16	17	17	18
60 YEARS	14	14	15	15	13	13	14	14	12	13	13	13	12	13	13	13
62 YEARS	8	9	9	9	8	8	8	8	8	8	8	8	8	8	8	8
64 YEARS	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3

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Appendix

The formula for estimating the present value of future earnings is derived in a straightforward fashion by making four rough adjustments to the simple summation of annual earnings, Y_N, at each year of age N from age A through age 64. These adjustments are (1) an allowance for the possibility of death before age 65; (2) an application of a discount rate, R, to each Y_N in order to estimate the present value of an income to be earned N-A + 1 years from now; (3) an allowance for the appreciation of Y_N over the average of N-A + ½ years of economic growth at average rate X, in order to compensate for the use of today's earnings of persons now age N as an estimate of earnings at age N of persons now age A; (4) a deduction for a personal maintenance cost of M dollars per year.

The allowance for the possibility of death before age 65 is best taken into account by estimating the total earnings to age 65 of a group of, say, 100,000 earners alive at age A and then taking 1/100,000 of this as a person's expected share. In year of age N there will be, according to life tables, $\frac{L_N}{L_A}$ 100,000 persons alive out of 100,000 alive in year of age A.[9]

The average number of earners alive during the year of life progressing from age N to age N + 1 will be $\frac{(L_N + L_{N+1})}{2\ L_A}$ 100,000. Using P_N to represent $\frac{(L_N + L_{N+1})}{2\ L_A}$, total earnings in year of age N will be $Y_N P_N$ 100,000 and an individual's share will be 1/100,000 of this or $Y_N P_N$.

The present value of the amount $Y_N P_N$ is the amount in hand now at age A that, when invested with a suitable compounded annual interest rate, R, would provide the amount $Y_N P_N$ at the end of the year of age N. The number of interest years elapsing between age A and N is given by N-A + 1. Thus the present value of $Y_N P_N$ would be given by $\frac{Y_N P_N}{(1 + R)^{N-A+1}}$.

An economic growth rate of X percent per year implies that today's income would appreciate by $(1 + X)^T$ in T years. Since our estimate of Y_N is taken at one point in time, the present, for all values of N, the average of N-A + ½ years of growth elapsing before Y_N is earned by a person now age A must be taken into account. Thus the present value of $Y_N P_N$ with allowance for economic growth becomes $\frac{Y_N P_N (1 + X)^{N-A+\frac{1}{2}}}{(1 + R)^{N-A+1}}$

In this report, Y_N was estimated from earnings in 1959, with no allowance for appreciation from that time to the present. If one wishes, a rough allowance can be made by multiplying the estimate of lifetime earnings V_A shown in table 1 of this report by $(1 + X)^7$ where a suitable value of X appears to be about .03. This provides a multiplier of 1.23 or a 23 percent increase. Perhaps an easier way to make this allowance is to take the ratio of one's present income to that shown in table 1 under the column headed estimated annual income for the appropriate present age. However, increases substantially greater than 20 percent should raise the suspicion that one's educational level or occupational classification was not properly selected from or represented by the table.

A deduction for a personal maintenance cost of M dollars per year is made directly by taking Y_N-M. Thus, with all alowances, the net present value of one's future earnings at age N for a person now age A becomes $\frac{(Y_N - M)\ P_N\ (1 + X)^{N-A+\frac{1}{2}}}{(1 + R)^{N-A+1}}$, and net lifetime earnings are obtained merely by summing this quantity over all values of N from A to 64. The maintenance term, M, however, can be separated or factored out so that we have $\frac{Y_N P_N (1 + X)^{N-A+\frac{1}{2}}}{(1 + R)^{N-A+1}} - \frac{M P_N (1 + X)^{N-A+\frac{1}{2}}}{(1 + R)^{N-A+1}}$.

By showing the first term in table 1 and the second term in table 2 a larger set of possible values for X, R, and M can be provided with no loss in utility.

A final issue involves the estimation of annual income by single years from the grouped data supplied in the Census report cited. The Census shows average annual earnings for each of the five age groups 18-24, 25-34, 35-44, 45-54, and 55-64. For ease in computation and nicety of presentation of smoothed results for single years of age it was necessary to interpolate rather arbitrarily from the five values of average earnings, assuming them to be centered on exact age 21½, 30, 40, 50, and 60 years. Second and third degree parabolic curves were used after observing that a second degree least square parabola fitted the 100 or so sets of observations fairly well, most deviations of observed from expected falling well within ten percent of the expected value. Osculatory interpolations[10] were used in the mid-range from 30 to 50 years, and second degree

[9] L_N represents the life table stationary population in year of age N.

[10] A classic description and derivation of osculatory interpolation may be found in Supplement to the 15th Annual Report of the Registrar - General of Births, Deaths, and Marriages in England and Wales, Part 1, 1914.

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parabolas for the extrapolations from 18 to 29 and 51 to 64 years. Osculatory interpolation, by ensuring equal abscissas and slopes at the junctures between successive 3rd degree curves fitted up the age scale, provided smooth transitions of single year of age estimates from year to year of age. The extrapolations to age 18 and to age 64 were less fortunate. In some cases, the slopes were so severe that unrealistic values were obtained at age 18, especially where observations were sketchy and uncharacteristic, such as for college graduates at age 18 working as laborers. However, these values had very little effect on lifetime income estimates.

The single year of age interpolations are shown in table 1 under the column headed "Estimated annual income at present age." At ages 30, 40, 50, and 60 the interpolated annual earnings agree with the reported to within a half year of age, since the interpolated values are for the mid-point of the year of age whereas the census observations were taken as centered on the exact years of age as mid-points of their age groups. At age 21, the interpolated value agrees to within rounding with the average earning for the 18 to 24 year age group.

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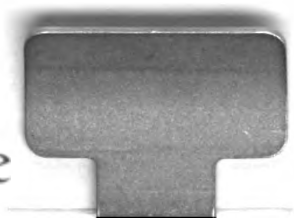
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