



FROM THE DESK OF

JOHN BRAGG
LABOR MEMBER

U.S. Railroad Retirement Board



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Longevity of Railroad Retirement Annuitants

Every three years, the Railroad Retirement Board's Chief Actuary conducts a study of the longevity of the agency's annuitants as part of a valuation of future revenues and annuity payments. These studies consider male and female age and service annuitants, as well as disability, spouse, and widow annuitants. The following questions and answers summarize the results of the most recent longevity study and address the impact of the COVID-19 pandemic on mortality rates.

1. What were the study's findings on the life expectancy of retired male railroaders?

Using data through 2021, the study indicated that, on average, a male railroad employee retiring at age 60 can be expected to live another 22.7 years, or approximately 272 months. Studies done three, six, and nine years prior to the current study indicated life expectancies of 22.7, 22.5, and 22.4 years, respectively, for this category of annuitant. The study also indicated that a male railroader retiring at age 62 can be expected to live another 20.9 years (approximately 251 months), while the previous three studies indicated life expectancies of 21.0, 20.8, and 20.7 years, respectively. A male employee retiring at age 65 can be expected to live another 18.4 years (approximately 221 months). The previous studies indicated life expectancies of 18.5, 18.3, and 18.2 years, respectively, for this category of annuitant.

2. How did these life expectancy figures compare to those of disabled male annuitants?

Disabled male annuitants have a shorter average life expectancy than males who retire based on age and service. At age 60, a disabled male railroader has an average life expectancy of 18.1 years, or 4.6 years less than a nondisabled male annuitant of the same age. Studies done three, six, and nine years prior to the current study indicated life expectancies of 18.2, 18.0, and 17.7 years, respectively, for this category of annuitant. Nonetheless, the difference in life expectancy at age 60 between disabled male annuitants and male annuitants who retire based on age has remained relatively stable, ranging between 4.5 and 4.7 years.

3. How did COVID-19 affect mortality rates?

Mortality experience for the pandemic years indicates that mortality rates were higher than expected, particularly at older ages and for those with disabilities, which results in slightly lower life expectancies. It is assumed that the pandemic will not have as much impact on future life expectancies.

(More)

4. Are women still living longer than men?

Yes, in general, women still live longer on average than men. This is shown both in the Railroad Retirement Board's life expectancy studies of male and female annuitants and by other studies of the general United States population.

For example, at age 60, a retired female railroad employee is expected on average to live 25.5 years, 2.8 years longer than a retired male railroad employee of the same age; and at age 65, a retired female railroader is expected on the average to live 21.0 years, 2.6 years longer than her male counterpart. Spouses and widows at age 65 have average life expectancies of 21.2 years and 19.1 years, respectively.

5. Can individuals use life expectancy figures to predict how long they will live?

It should be noted that life expectancy figures are averages for large groups of people. Any individual's lifetime may be much longer or shorter than the life expectancy of their age and group.

According to the study, from a group of 1,000 retired male employees who are age 65, 936 will live at least 5 years, 828 at least 10 years, 664 at least 15 years, and 455 at least 20 years. Of female age annuitants who are age 65, 961 will live at least 5 years, 884 at least 10 years, 762 at least 15 years, and 576 will be alive 20 years later.

6. Where can I access the Railroad Retirement Board's longevity study?

The entire longevity study is available on the agency's website, **RRB.gov**, under the **Financial and Reporting** tab (**Financial, Actuarial and Statistical - Annual**).

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