

We're Not Really Living Much Longer by Howard S. Friedman

The truth of the matter is that we are not really living much longer. We hear the propaganda repeated endlessly: "The average American can today expect to live an extra dozen or more years in retirement than did the previous generation, and many retirees today will receive benefits for decades longer than those who entered the Social Security system in the 1930's." But this assertion is simply wrong, and it is a dangerous mistake to make.

Whether it's your mutual fund appealing for greater individual retirement savings, or it's a misguided evaluation of Social Security benefits, the specious argument always goes something like this: Americans born in the year 1900 could expect to live about 49 years. Post-war baby boomers of the late 1940's will live on average to their late 60's, and babies born today have a life expectancy of about 79 years. Therefore, we now need to delay retirements in order to be fair to the next generation and be true to the original aims of the Social Security system. Wrong. There may be good reasons to reform social security, work longer, and save more, but increased longevity isn't one of them. And there may be good reasons to plan for your golden years, but an extra dozen years on the golf course is not very likely at all.

The reality is that the average 1946-born baby boomer retiring this year can expect to live about 18 years. Compare that to his or her grandparents who retired at age 65 in the 1960's and could expect to live 15 years, and you see the proper comparison. The correct evaluation involves life expectancy at age 65, not at birth! The truth, surprising to many, is that the average increase in life expectancy for a 65-year-old is only about three or so years. The increase is even smaller for retirements at ages beyond 65. And the social security retirement age is already being raised by two years (to 67).

The fallacy arises from the fact that life expectancy is measured from birth, but years in retirement is measured from about age 65. Reductions in infant and child mortality have been dramatic during the 20th century, but 65-year-olds today are not strikingly healthier or longer-living than 65-year-olds of the previous generation or two. If life were being extended for decades there would be lots of 115-year-old Americans running around, but there aren't any at all.

These errors about life expectancy in retirement are so seductive that I have seen them not only in politics but in economics, in sociology, and even in a speech by an Ivy League president. It is true there will be many more people in the very, very tiny minority who live to 100, a "striking" but irrelevant increase. It is wonderful that many fewer Americans have heart attacks in their 50's (due to blood pressure and cholesterol meds), but this is not producing a large extension of adult lifespan in old age. Importantly, the great benefit to society -- the dramatic drop in infant and child morbidity and mortality -- has been due mostly to low-cost vaccines and to public health improvements like better sanitation and nutrition.

There are many excellent reasons for able older Americans to keep working beyond age 65 -- health reasons, economic reasons, and national security reasons, and I document some of these in my recent book on The Longevity Project. My own scientific

research on aging and longevity -- with an 8-decade monitoring of pathways to long life -- confirms that staying productive is a key element of long-term health and happiness. But the hard truth is that most 65-year-olds today will not be collecting those extra Social Security checks and enjoying an additional dozen or more of the golden years. On average, they'll live only a bit longer than their parents. Increased longevity is not a valid argument for changing social security payouts; it's phony.

The irony is that it probably doesn't have to be this way. There are documented ways to live a longer and healthier life. There's the rub. For half a century now, since the days when President John Kennedy invigorated the President's Council on Physical Fitness and led the way with 50-mile hikes, we have known that major lifestyle changes could reduce medical costs while increasing adult life expectancy significantly. We know what needs to be done but we're very confused about how to make it happen. Our educational interventions are generally ineffective. With an obese, sedentary, junk-food population -- and millions of smokers, alcoholics, drug abusers, reckless drivers, and neglected children -- we don't have to worry that the average American will live an extra dozen or more years in retirement. The costs to everyone's pocketbooks and the serious threats to our aging population are not coming from increasing longevity. With a clearer view of the facts, we can better debate the solutions.

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