

## LIFE EXPECTANCY

by John B. Linvill, Jr., CSA ~ May 18, 2003

Long term care planning involves numerous data points of information and knowledge. Life expectancy is a logical place to commence the senior issues discovery process. This article will highlight the key trends.

Key point to remember: First, the longer a person lives into elder age, the greater the chances of needing some level of care. Second, as the years go by, the cost of care is increasing each year – creating an even more expensive care proposition should care be required.

Census Bureau Population Estimates (2000, in millions):			
<ul style="list-style-type: none"> <li>• Total population, all ages: 284.8</li> <li>• Age 65+ estimate: 35.3 v. 31.2 in 1990</li> </ul>			
Estimate of Older Adults	2000	2020	2040
Aged 85+	4.3	6.8	14.4
Aged 65 to 84	30.5	47.0	62.9
2000 Census:			
45-54	37.7		
55-59	13.4		
60-64	10.8		
65-74	18.4		
75-84	12.4		
85+	4.2		

**Observations:** A 55 year old born in 1947 had a life expectancy of 66.4 years at time of birth. (National Vital Statistics Report of 12/13/00) In 2000, a 65 year old male’s life expectancy was 16.9 years and a 65 year old female’s life expectancy was 19.8 years. (OASDI Trustees Report 2/27/02) Thus in 2000, an age 65 female had an updated life expectancy of roughly 85 years.

According to the Centers for Disease Control And Prevention, in 2001, life expectancy for men reached 74.4 years and for women, 79.8 years.

The Social Security Administration states that Americans have nearly doubled life expectancy in 100 years. In 1900 the average man had a 40.4 year life expectancy and the average woman lived 43.1 years.

We now refer to senior age as three categories: the young seniors (age 65-75), the middle seniors (age 75-85) and the elder seniors ( age 85 +).

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The **Elder 85+ Group** is currently the fastest growing segment of the older population. (Federal Inter-agency Forum on Aging-Related Statistics, 2000, page 1) This fact is of critical significance because this Elder Group requires many additional care needs. According to the U.S. Census Bureau, Economic and Statistics Admin., U.S. Department of Commerce, 1996, this Elder Group is projected to grow by 56% from 1995 to 2010.

**Centenarians** – U.S. Census Bureau estimates that for the year 2000, there were 72,000 centenarians (people at least age 100). Four out of five centenarians are women. The odds of living to age 100 have improved dramatically. In 1980, the centenarian population totaled 14,900.

**Centenarian characteristics** and traits (Living to 100, Perls and Silver, 1999):

- Centenarians are natural stress shedders
- Centenarians typically maintain the same weight throughout their life
- Alcohol consumption and smoking were uncommon behaviors in this group
- Centenarians typically have a full day of activities everyday
- Centenarians are almost never “loners”- they attract people and maintain strong social connections
- An unusually high percentage of centenarian women never married but were surrounded by a close and supportive community network
- Humor appears to be a commonly used coping strategy among centenarians. Humor and laughter seemed to reflect emotional maturity and promote relaxation
- The incidence of Alzheimer’s disease in centenarians is very low. It is thought that centenarians slow the deterioration of brain tissue through their participation in music, poetry, artistic self-expression and mind challenging activities

Do you see the above in your life or those around you?

I hope that the above has provided a certain insight into life expectancy trends. Obviously, modern medicine has played a critical role in helping millions of people maintain an active, normal and extended life.

Longer life expectancy considerations and resulting care issues are two very key components to put into one’s retirement plan.

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Inflation calculations are based upon current economic statistics and estimates for the Philadelphia area.*

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