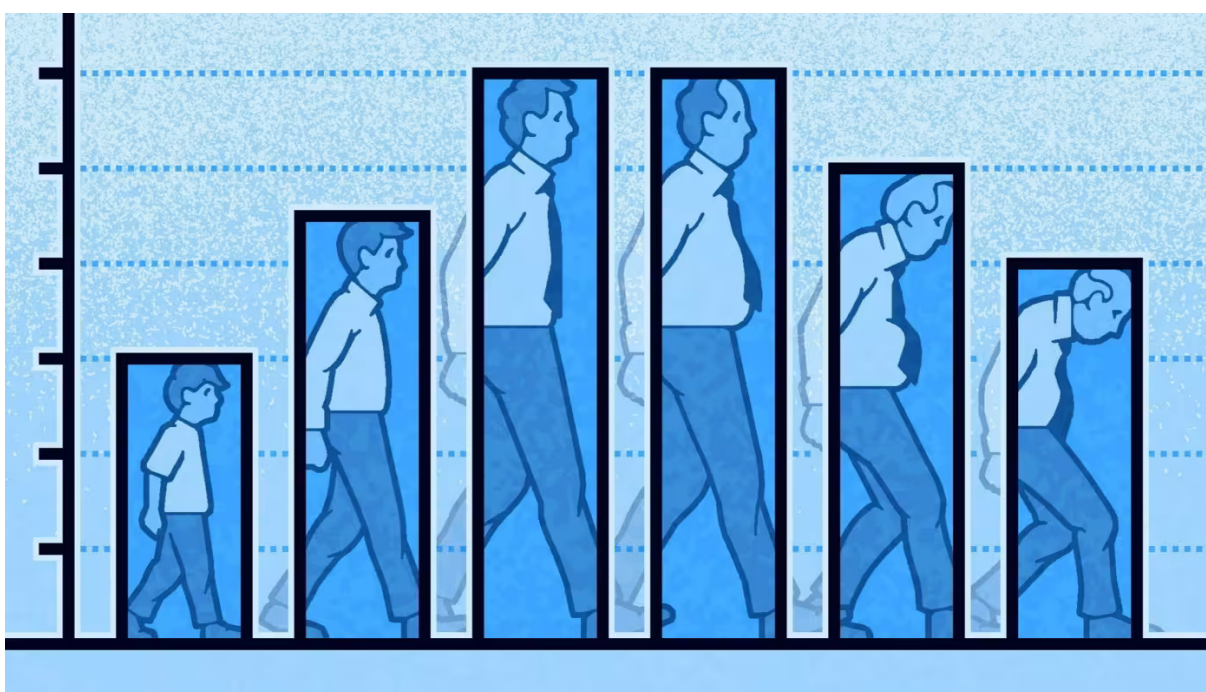


Opinion **Ageing Populations**

Increased longevity will bring profound social change

People will have to work longer and pension systems will need to be transformed

MARTIN WOLF



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Martin Wolf MAY 13 2024

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In the UK in 1965, the most common age of death was in the first year of life. Today the most common age to die is 87 years old. This startling statistic comes from a remarkable new book, *[The Longevity Imperative](#)*, by Andrew Scott of the London Business School. He notes, too, that a newborn girl in Japan has a 96 per cent chance of making it to 60, while Japanese women have a life expectancy of nearly 88. Japan is exceptional. But we are living longer everywhere: global life expectancy is now 76 for women and 71 for men (clearly, the weaker sex).

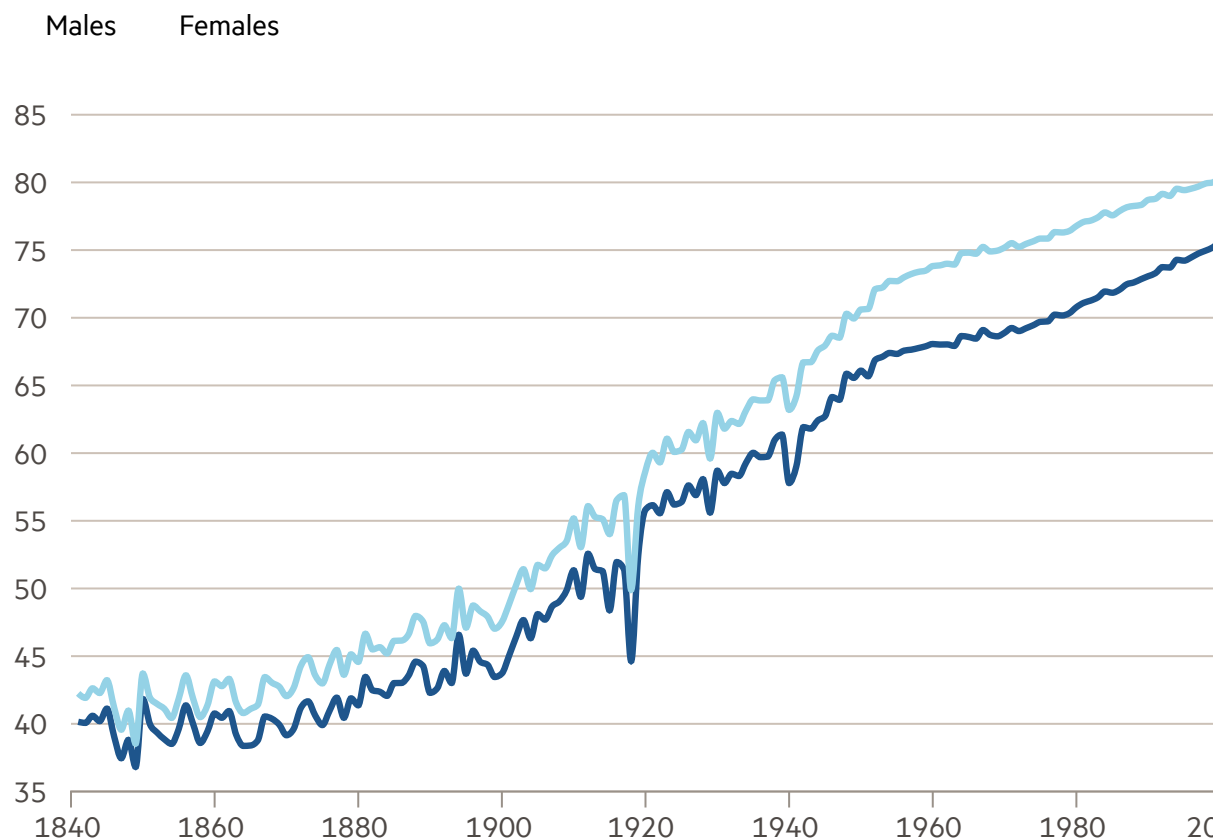
This new world has been created by the collapse in death rates of the young. Back in 1841, 35 per cent of male children were dead before they reached 20 in the UK and 77 per cent did not survive to 70. By 2020, these figures had fallen to 0.7 and 21 per cent, respectively. We have largely defeated the causes of early death, by means of cleaner food and water, vaccination and antibiotics. I remember when polio was a great threat. It is almost entirely gone, as is the once vastly greater peril of smallpox.

This is humanity's greatest achievement. Yet our main reaction is to fret over the costs

of an “ageing” society. Would young and middle-aged adults prefer to know that they and, worse, their children might die at any moment? We know the answer to this question.

UK life expectancy has roughly doubled since the industrial revolution

Period life expectancy for the UK, 1841 to 2020 (years)



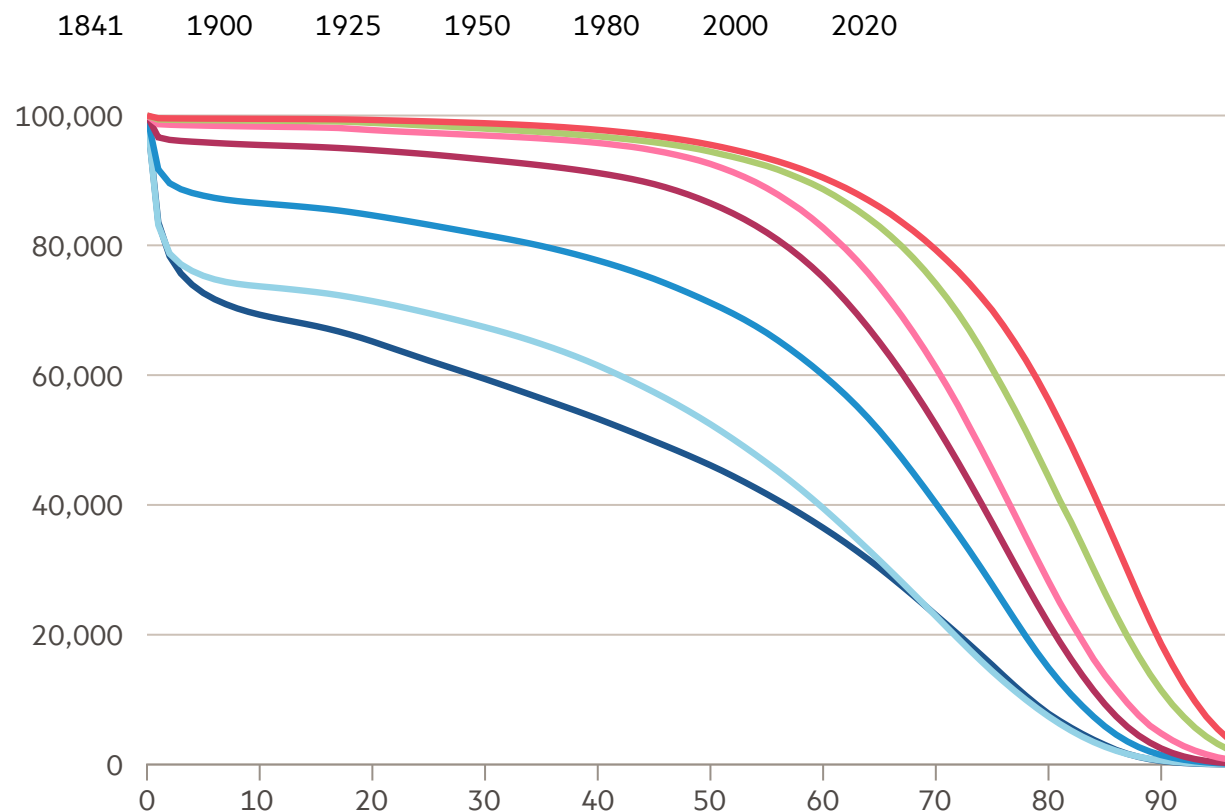
Yes, the new world we live in creates challenges. But the crucial point Scott makes is that it also creates opportunities. We need to rethink old age, as individuals and societies. We must not shuffle a huge proportion of our society into unproductive and unhealthy “old age”. We can and must do far better, both individually and socially. This is his “imperative”. Barring a disaster, there are going to be far more very old people: in 1990, there were only 95,000 people over 100 years old in the world. Today, there are over half a million, and rising.

A big question is how people will age. Will they enjoy a vigorous old age and then drop dead suddenly or will we live on “sans eyes, sans teeth, sans everything” for

many helpless, hopeless years? Scott imagines four scenarios. The first is Jonathan Swift's Struldbruggs, immortal but ageing, eternally. The second is Oscar Wilde's Dorian Gray, who lives young and then suddenly dies old. The third is Peter Pan, who is forever young. The fourth is Marvel Comics' Wolverine, who is able to regenerate.

The great transformation is in the survival of people under 70

Number of survivors at each age, males, England and Wales, 1841 to 2020



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Source: ONS • Survival curves are calculated from life tables and show the number of people surviving to a given age out of a hypothetical cohort of 100,000 people, based on mortality rates by age for a given year

We can agree that the first is awful. Yet it seems to be where we are: if we live long enough, we tend to fall slowly apart. But, maybe, the mixture of better diet, more exercise and medical advances might deliver other possibilities. This, Scott argues, is where effort should now go, not to treating or, worse, merely managing the ailments of old age, but to seeking to prevent them. This requires not just medical advances. High inequality is not only a social and economic issue, but a health hazard.

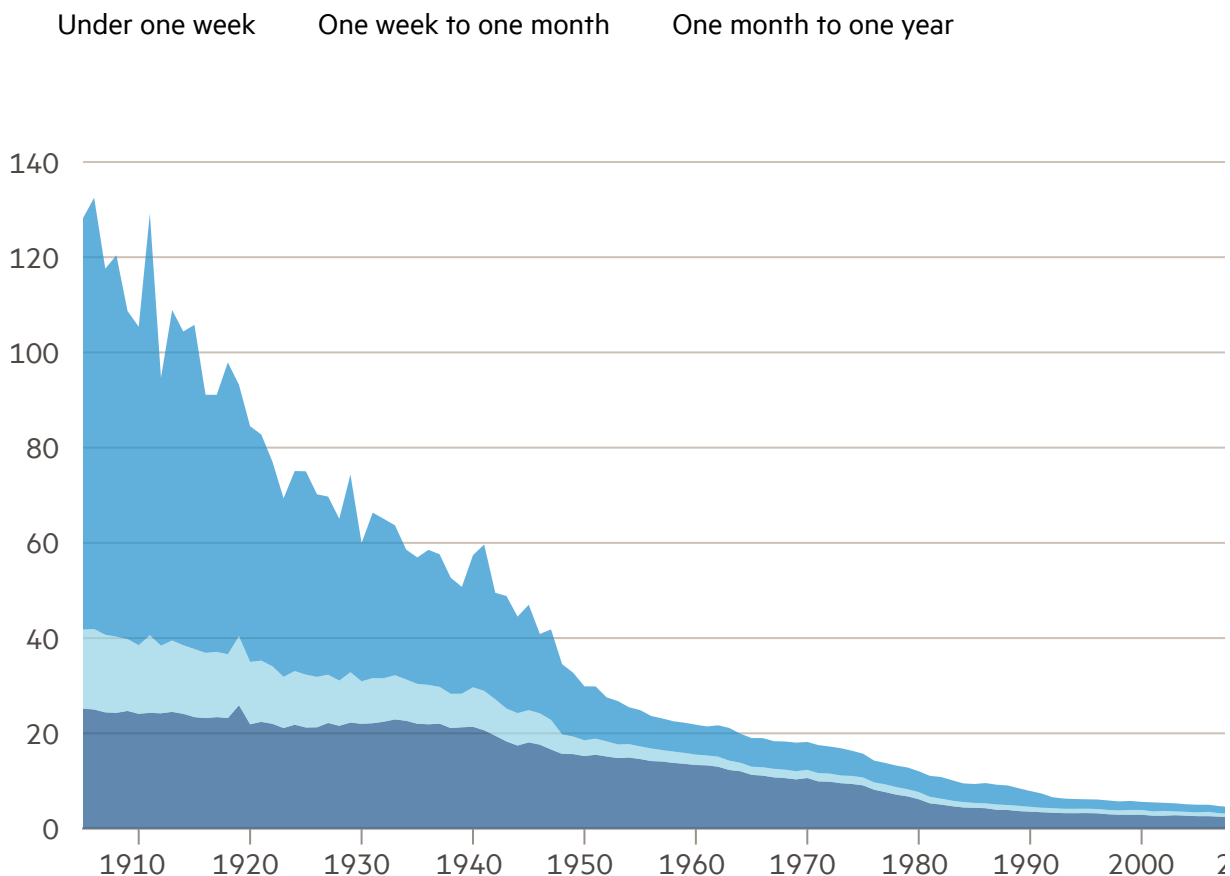
China's life expectancy is now 82 for women and 76 for men. Remarkably, that is much the same as in the US. Life expectancy in the latter is strikingly low for such a

much the same as in the US. Life expectancy in the latter is strikingly low for such a wealthy country. This is due to huge health inequalities. According to Scott: “In the US the gap in life expectancy between the richest 1 per cent and the poorest 1 per cent is fifteen years for men and ten years for women.”

Yet we need to change not only how we age, but how we think about age.

The collapse in infant mortality is particularly significant

Infant mortality in England and Wales, 1905 to 2021 (deaths per 1,000 live births)



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Source: ONS; House of Commons Library

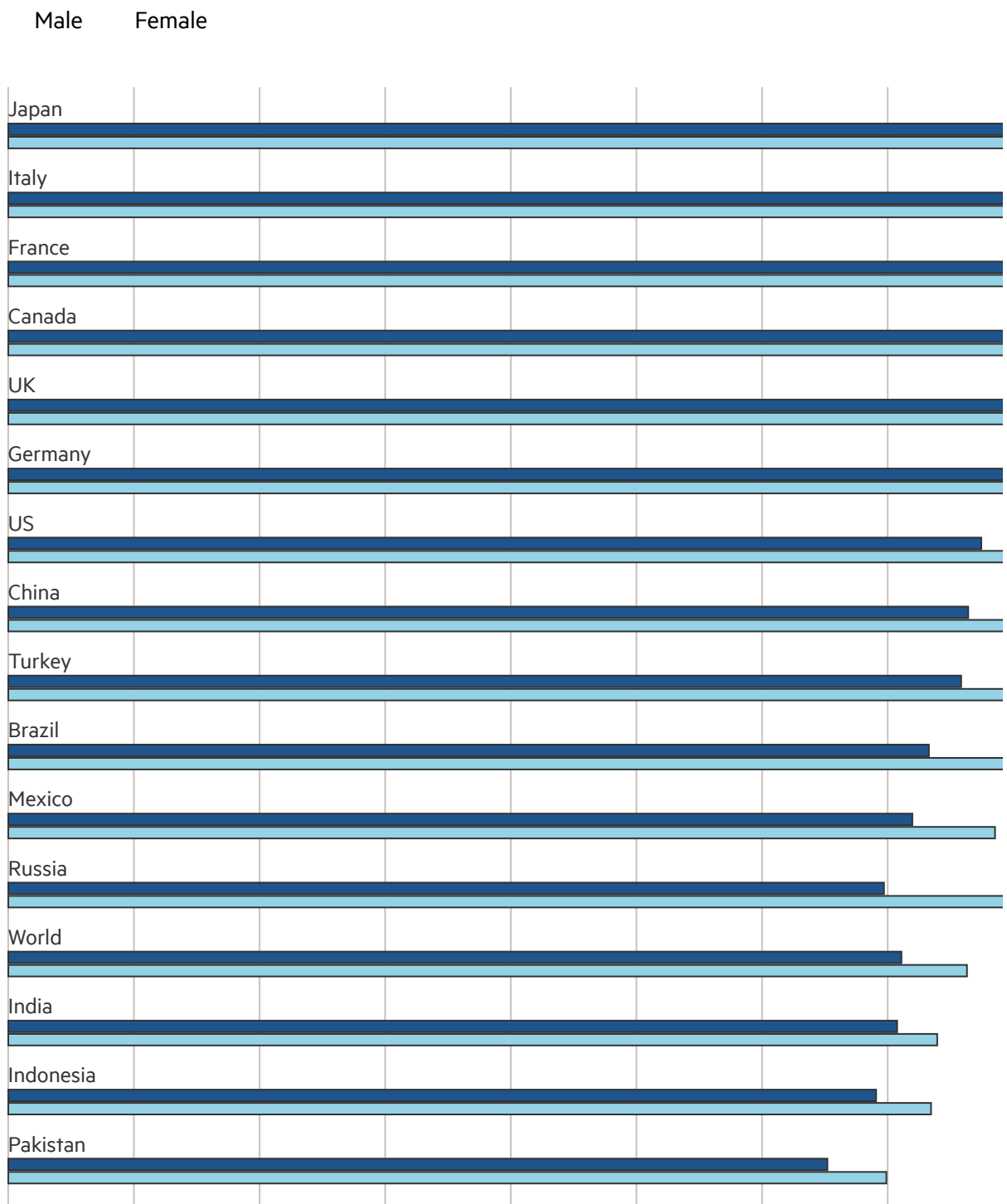
The Dorian Gray world, while ideal, seems unlikely. But a world of either Struldbruggs or Peter Pans would be horrible. This is true of the former, because most of us do not wish to end our lives in decrepitude, inevitably also imposing a huge burden on the younger members of society. It is also true of the latter, because few will want to live alongside their great, great, great grandparents. Immortality is not for us.

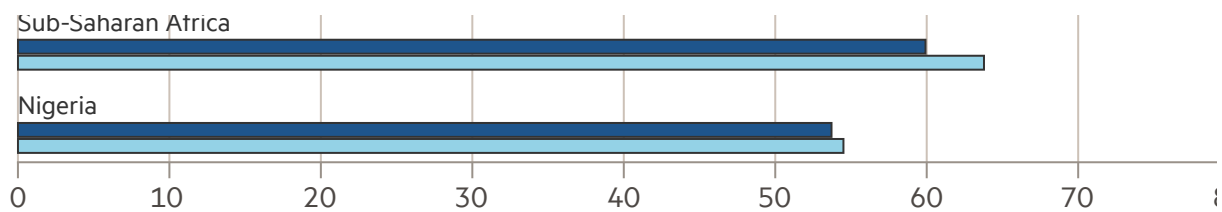
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Equally clearly, a world in which most are likely to live into their 90s, many even longer, needs to be thoroughly rethought. The idea of 25 or so years of education, 35 years of work and then, say, 35 years of retirement is impossible, for both individuals and society. It is certainly unaffordable. It is also likely to produce an empty old age for vast proportions of the population.

The life expectancy revolution is incomplete, but it is global

Life expectancy at birth 2024 (years). Selected countries and regions





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Source: UN

It is going to be necessary to work longer as a matter of course. This is also going to require several changes in one's career over a lifetime. Instead of one period of education, one of work and one of retirement, it will make sense for people to mix the three up. People will go back to study, repeatedly. They will take breaks, repeatedly. They will change what they do, repeatedly. This is the way to make longevity affordable and, as important, bearable.

To make such a world work, we will have to reorganise education, work, pensions, welfare states and health systems. People will no longer, for example, go to university or receive training only as young adults. This will be a lifetime activity. Again, mandatory or standard retirement ages will be senseless. People must be given options to work and not to do so at various stages of their lives. Just raising retirement ages all round is both inefficient and inequitable since life expectancy is so unevenly distributed. Contribution rates to pensions will also need to be changed. Today they are generally too low. Health systems must also fully incorporate public health, which will become ever more important as society ages.

We are moving into a new, old world. This is the fruit of a huge success. Yet there is also a realistic danger of a Struldbrugg future for individuals and society. If so, we must rethink our view on the priority of preserving life.

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