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Think You'll Live Long? Think Again

The odds of living a long life are much lower than previously thought.



By [Emily Sohn](#)

Fri Feb 17, 2012 07:00 AM ET

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THE GIST

- Contrary to longstanding assumptions, death rates do not drop off once people reach their 80s.
- No matter how old you are, your chance of dying doubles every eight years.
- Revised mortality rate assumptions could affect the pricing of all kinds of financial products, including life insurance and Social Security checks.



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The findings could affect calculations that determine Social Security payments, life insurance premiums, retirement savings strategies and more. [Click to enlarge this image.](#)

Corbis

Despite great medical advances that have lengthened human life spans, your chances of living a very long life may be lower than you'd hoped.

That's the conclusion of a study by two longevity experts who reviewed the standard models that predict mortality rates and turned up a major error. Instead of confirming that death rates drop once people reach their 80s or 90s – as experts have assumed for many decades -- results showed that the risk of dying continues to increase each year, no matter how old people are.

The findings, if confirmed, could affect calculations that determine Social Security payments, life insurance premiums, retirement savings strategies and more.

[NEWS: Do People Become More Conservative As They Age?](#)

“It all started as routine work on validation of previous studies, with more reliable data and methods. No discoveries were expected,” said Leonid Gavrilov, who studies aging, mortality and longevity at the University of Chicago. “We were very much surprised [by the results], and for this reason, we delayed our scientific publication for almost seven years, trying to find mistakes and flaws in our approach.”

In 1825, British actuary and mathematician Benjamin Gompertz made an interesting discovery: Starting at age 30, a person's chances of dying doubles every eight years. In 1939, economists revised Gompertz's law to accommodate people older than 80, whose rate of mortality seemed to level off. Ever since, actuarial tables and calculations have depended on that assumption.

In an attempt to refine estimates of death rates in very old age, Gavrilov and colleague Natalia Gavrilova compiled data from the Social Security Administration Death Master File for about nine million Americans born between 1881 and 1895.

After creating life tables and calculating death rates for each age, the researchers reported in *The North American Actuarial Journal* that Gompertz law applies at least to the age of 106. That means that reaching an old age does not increase the likelihood of reaching an even older age. No matter how old people are, their rate of mortality continues to double every eight years.

Potential implications of the new findings are far-reaching, said Anne Zissu, an expert in securitization and senior life settlement products at the Polytechnic Institute of New York University.

[NEWS: Best Surgeons Are Not Too Old, Not Too Young](#)

If people are going to die sooner than models have predicted, pricing formulas will likely change for life insurance policies, reverse mortgages, senior life settlements (which allow people to sell off their life insurance policies) and other products that depend on estimates of how long people will live.

Life insurance, for example, might become more expensive, because a company's chances of having to pay out on a policy grow when people die sooner. But more deaths happening earlier in life could also



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mean more money than expected left behind in the Social Security system, which could prove to be good news for our country as a whole.

“I’m sure this will have a major impact, at least from the financial perspective,” Zissu said. “It should have an impact on pricing all of these financial products which are a function of longevity risk.”

The findings might not make much of a difference to the average senior citizen, Zissu added, as most people have never heard of the Gompertz law in the first place. But your financial planner might want to take note, as an earlier expected death might free you up to take out more money earlier -- and enjoy one last dream vacation sooner rather than later.

Tags: [Aging](#), [Death and Dying](#), [Experts](#), [Life](#), [Money](#)

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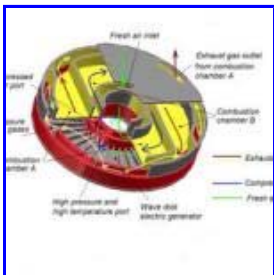
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rich

was a study done that says , As we get older its more likely we are going to die.. lol and its cheeper for the health insurance companys for us to die at a younger age and more expensive for the life insurence people. 10th grade economics student could tell you that. and saved how much money.

Monday, February 20, 2012, 1:43:10 AM – Flag – Reply



Young Rockman

Perfect place for a Mountain Dew commercial.... Just Dew It! And then die.

Saturday, February 18, 2012, 7:04:28 AM – Flag – Reply



Raymond Stansbury

Basically these people are studying life expectancy in the U.S.A.

In the past 40-50 years that has gone up from like 60 to 70 something years.

To be sure improved medicine and medical proceeedures are part of this.

But...the availability of these services and medications for those people who reach

65 years of age are directly related to Medicare and Medicaide.

So in effect...the raising of the age at which we have access to these things will euthanize 8-15% of our elderly who will no longer have access to these things till their 70. But of course no one in congress is smart enough to have thought of this...great job of cutting the cost of S.S. just kill off 8-15% of whom you have to pay it to...

Friday, February 17, 2012, 3:51:29 PM – Flag – Reply



Young Rockman

But of course no one in congress is smart enough to have thought of this...

OR DID THEY?????

Saturday, February 18, 2012, 7:06:56 AM – Flag – Reply



mike

Ya know, I really wish media would shift towards more positive things to write about. I mean, with all the negative news in the world today, an



article like this is like saying, "the bad news sucks, but hey, don't worry, you're not gonna live as long as previously thought anyway!"
 Do we not get enough bad news folks? Can't we find more positive and meaningful things to bring the masses together? And, truth be told, the average length of a person's life has almost doubled since earlier centuries.
 My point is this: I think we can find better things to do with our time than figuring out how long people are going to live.
 Friday, February 17, 2012, 8:54:47 AM – Flag – Reply



jasvll
 Here you go:
<http://www.highlightskids.com/>

Friday, February 17, 2012, 9:47:48 AM – Flag – Reply



mwilk
 Who says this is bad news? Living to extreme old age can be a frightening thing when many are going to experience devastating medical issues and financial hardship if they live past their 80's.

Friday, February 17, 2012, 11:38:43 AM – Flag – Reply

ABILIFY
 (aripiprazole)
 7 mg, 5 mg Tablets

Kalene's depression is real. See her true story about taking add-on ABILIFY.

WATCH KALENE'S STORY

U.S. FULL PRESCRIBING INFO with **Boxed WARNINGS and Medication Guide**

IMPORTANT SAFETY INFORMATION

Elderly patients with dementia-related psychosis (eg, an inability to perform daily activities due to increased memory loss) taking ABILIFY have an increased risk of death or stroke. ABILIFY is not approved for treating these patients.

Antidepressants can increase suicidal thoughts and behaviors in children, teens, and young adults. Serious mental illnesses are themselves associated with an increase in the risk of suicide. When taking ABILIFY call your doctor right away if you have new or worsening depression symptoms, unusual changes in

Advertisement