



Frequently Asked Questions

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What's the difference between the terms 'life expectancy' and 'longevity'?

The term 'life expectancy' can mean how many years you have left to live, or at what age you will die, or how long people (typically babies) born in the same year are on average currently expected to live. Confusing isn't it. On this website, if we use the phrase 'life expectancy' we will explain just what it means in each case.

'Longevity' simply means 'long life'. Common usage recently has come to mean 'remaining life' and we support this. So 'my longevity' increasingly means 'my remaining life'.

Why is understanding about longevity important?

Most things we do have a time frame in which we expect to complete them. Often we make important decisions with these time frames in mind. If something was to take half or twice as long as we expect, we might decide to approach it differently.

As we age, we tend to value our time more. So when it comes to questions like "what do I want to do with the rest of my life", it's natural to wonder how long I might have left.

Until recently, the best you could do was to look at the average remaining life expectancy for people your age. However, relying on published averages can be very misleading for two main reasons.

Firstly, the published averages don't take account of the dramatic increases in remaining life expectancies. Secondly, using an average conceals the surprisingly wide range of individual remaining life expectancies.

For example, women aged 65 have a remaining average life expectancy of 23 years and so could on average expect to live to 88 years (according to the Australian Life Tables – see the menu for more on these). However, an individual woman could live for between one day and roughly 45 years!

The aim of this website is to help you understand better what might be your own remaining life expectancy (your longevity) and what could cause it to vary. This should help you with all sorts of longer term plans.

What causes differences in Life Expectancy?

Even identical twins live to different ages. There are many factors which can account for this. Our research has concentrated on understanding the importance of these factors to individuals. We can do this much better than was possible even ten years ago. By closely monitoring the scientific literature we can pass on to you the implications of high quality research as it becomes available and help you put it into context.

To make new information easier to understand, we group the main causes of changes in longevity under the five main areas of Surroundings, Health, Attitude, Parents and Eating. The first letters of these words make up the word SHAPE. By understanding these areas, our aim is to help you to be better informed about how you can 'shape' your own longevity if you choose to do so - and what might be the result.

How are Longevity and Financial Planning connected?

Many older people would like some idea of their likely standard of living from when they stop paid work until they die. They typically seek the guidance of a personal financial planner. One of the basic things a financial planner needs is a sense of how long you could be planning for.

The SHAPE Analyser is designed to help you and your financial planner answer this question. As well as giving an indication of your longevity, the Analyser provides a suggestion of the age range you might want to take into account with your financial planner.

The age range is important because it helps you understand the alternatives you face. When faced with alternatives most of us make trade-offs – "I'll accept this less attractive alternative so I can be more likely to achieve a more important one". By doing this in an informed way, you can make real commitments to managing your future. Our aim is to help you to be well informed about your longevity issues.

Why do men and women have different life expectancies?

In the 1880's in Australia, female babies lived on average about four years longer than male babies. Over almost a century the gap widened to seven years. Over the last forty years it has come down to about three years.

However, looking at men and women aged 65, the difference in remaining life expectancy in the 1880's was only just over one year. It increased to a peak of four years in the 1980's and is now decreasing.

As we get older, the difference between genders diminishes to where it becomes insignificant.

Many reasons have been offered for this phenomenon. Medical science has substantially reduced childbirth related deaths for both women and their babies. Men are increasingly more at risk in their early adult years. Male and female bodies function differently so changes in all the things around us (including the five areas of SHAPE) can have different impacts.

Although women typically live longer than men born at the same time, recent studies are showing that the "quality of life" tends to be worse for older women than men. By age 85, those men who have survived appear to have fewer disabilities affecting their everyday lives than women of the same age. This is an area of great interest and a lot of research is taking place to better understand the reasons and possible responses.

How can you estimate someone's longevity?

If you study a large enough groups of people you can make reliable comments about "averages" and "ranges". The Government Actuary produces tables which gives us average life expectancies of all types and from which we can also calculate the range of results. Unfortunately these tables take no account of consistent improvements in mortality which have been going on for almost sixty years. So in the real world, they underestimate even the average life expectancies (for more information on this, see the menu for Australian Life Tables). Still, they are a useful start.

There is a rapidly growing body of reliable information about "what causes people to live longer". Most of this comes from studies of large groups of people over long periods of time. These studies are revealing much clearer relationships between "cause" and "effect". For example, a USA study revealed that "older individuals with more positive self perceptions of ageing, measured up to 23 years earlier, lived 7.5 years longer than those with less positive self perceptions".

Life insurance companies have based the commercial success of their businesses on understanding what affects the quality and length of life of their customers. They have amassed considerable information which they guard carefully and typically do not make available to individuals.

At My Longevity we have designed the SHAPE Analyser to take account of all these reliable sources of information to help you develop a better idea of your own longevity – how different you might be from people of the same age.

Armed with this information, and from knowing the five SHAPE areas that have a major influence on your longevity, we believe you are much better positioned to make the decisions that could influence the rest of your life.

Are we seriously looking at living to age 100?

The simple answer is yes. In Australia we are likely to see the numbers of people over age 100 grow from single thousands to tens of thousands over the next thirty years or so. In some ways, this will be the last frontier the baby boomers conquer!

As the numbers available increase, centenarians are increasingly being studied in many countries. Some of the findings are fascinating. For example, from a Boston USA project:

- There appear to be three groups that achieve extreme old age. About 40 percent are 'survivors' who lived with chronic diseases for long periods. Another 40 percent are 'delayers' who escape illness until their mid-80's. The remaining 20 percent avoid serious age-related problems until over 100.
- Of the centenarians, about 70 percent of men but only 30 percent of women were still clear headed.
- Late motherhood seems to favour longevity

Combining the findings of such studies with other information is rapidly extending what we know about ageing. There is some evidence that particular genes may play a part in ageing – although other views seem to indicate that they may account for only around 30% of the effects.

For many people, the key issue may well be not just how long we live, but how well. At My Longevity, our aim is not simply to encourage people to 'live longer'. We believe people can take steps to add 'good' years – if they choose to.

Our aim is to help you better understand both 'how' and 'by how much'.