

Stages in Longevity

An Australian study¹ identifies three longevity stages – Able, Less Able, and Dependent.

The table shows the expected average number of years in each stage at 65, 75 and 85 with men and women combined.

AGE NOW	ABLE YEARS	LESS ABLE YEARS	DEPENDENT YEARS	TOTALS
65	10	7	4	21
75	5	4	4	13
85	2	2	3	7

**Dependent years have severe or profound core activity limitations. Core activities comprise self-care, mobility and communication.*

Against an earlier study, Able years increased and more remaining years will be independent, even at 85. The table still shows ‘the longer you live the longer you’re likely to live’.

Gender differences exist, notably in the Dependent years, where on average women are significantly longer. The table shows average dependent years at 65, 75 and 85.

AGE NOW	65	75	85
WOMEN	6	5	4
MEN	3	3	2

Putting the numbers in perspective

As medical and social responses to ageing improve, total longevity and the time in each stage are likely to change. It’s good news that as we age there tend to be fewer dependent years.

What can you do with this better perspective?

Managing the Stages

Take a view on whether your longevity could differ from average. The SHAPE Analyser results will help with this - if you have few orange answers you are well set up to consider extending your longevity estimate.

Consider how you can take advantage of knowing the possible length of each stage.

For example, does the length of the Able stage alter your views about working longer? A longer working period while still Able could affect your financial situation to take account of your potential longevity.

The Able stage is also when to commit to managing potential disabilities which may affect the later stages of your longevity.

- **Your current disabilities.** Ask your health advisers how they might evolve and what could minimize their impact.
- **Family-linked disabilities.** Try to find out if there were family tendencies which might affect, say, vision, hearing, mobility and mental acuity.

The Able stage is also when it’s best to start your longer term planning for decisions about housing, inheritances, aged care and the management of your potential dependency.

Planning Ahead

These and many other considerations prompted us to develop the Longevity Plan, which draws together all the important information to enable a more holistic approach to managing your longevity – the rest of your life.

¹ Australian Institute of Health and Welfare 2017. Life Expectancy and Disability in Australia 2003-15.