Living to age 100 may not be as easy as once believed

by Kim painter February 21, 2012 2:39PM
Decades-old assumptions about the odds of reaching very old age may be wrong, which could put 100 out of reach for many seniors, a new study finds.

At issue is how likely you are to die each year as you age.

A team of researchers now believe that death rates continue to rise at the same rate after age 80, instead of flattening out a bit.

The findings could lead to new estimates of life span, affecting insurance companies and government predictions of how many centenarians will be around in the future. They could even affect calculations about how long retirement income will last.
“The risk that people will outlive their savings may be exaggerated,” said Leonid Gavrilov, a research associate at the Center on Aging at the University of Chicago and co-author of the study with his wife, Natalia.

For decades, demographic researchers have believed that your risk of death doubles every eight years after about age 20 or 30, Gavrilov said. But researchers thought that that upward slope flattens after the age of 80. People would still die eventually, of course, but their risk of death didn’t seem to rise as much over time as when they were younger. Once you got to 80, reaching 100 wasn’t such a stretch, it seemed.

One theory is that people who make it to 80 are just sturdier. After all, they’ve made it that far in life without dying.

In the new study, the Gavrilovs examined a U.S. Social Security database of birth dates and death dates of more than 9 million people born between 1875 and 1895.

The study authors found that the risk of death each year didn’t stop rising at the same rate after age 80, as was previously believed. They said the death rate continued to rise at about the same rate up until age 106.

The findings suggest that people over the age of 80 may not have as many years as they might assume, Gavrilov said.

Gannett News Service