

# The Longevity Revolution: The Benefits and Challenges of Living a Long Life

BY ROBERT N. BUTLER, M.D.

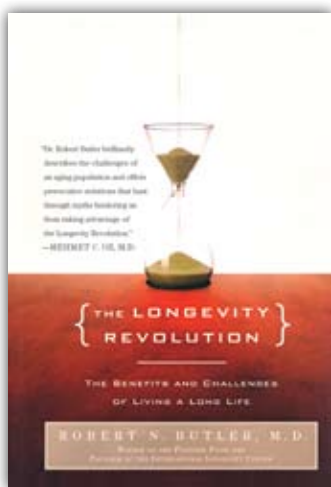
**M**Y HEAD IS SPINNING. I've just finished reading *The Longevity Revolution* by Dr. Robert Butler, and I'm not sure whether I should be depressed or hopeful. One thing is certain—I'm overwhelmed.

From immunological function and molecular damage, female reproduction and the structure of the family, intergenerational conflicts, ageism, and environmental destruction to the need for physical education classes, Butler leaves no issue unaddressed. Unfortunately, this may be the most distracting feature of this book. Its sheer comprehensiveness, arguably an advantage in most cases, left me with a sense of information overload.

This was particularly evident in the chapter on "cycles, clocks, and power plans," in which Butler launches into an extended discussion of telomeres as a component of cancer research, caloric restriction as a means of extending life, and oxygenation and glycosylation as causes of aging. His purpose is to explain the science associated with improving or facilitating the aging process, but it is an overly meticulous detour in an otherwise non-technical exploration of the needs of an increasingly older demographic.

The basic premise of the book is that we are all getting older. Life expectancy increased by 30 years between 1900 and 2000, and the current average life expectancy in the United States is approximately 78 years. There's a very distinct demographic shift occurring, not just in this country but worldwide. While there are differences in longevity between developing and Third World nations, the over-60

population is the fastest growing, with 700 million in 2007 and a projected 2 billion by 2050.



Recognizing this shift isn't enough. It's important to focus attention as a society on ensuring that we are prepared for longer life. This could take the form of financial safeguards that keep us from outliving our money in retirement, technological advancements that better address the health care needs of an aging population, or societal changes that more adequately reflect the value of our older populations.

Though Butler discusses a number of issues that need to be considered as part of this worldwide phenomenon, it's his recommendations in two policy areas—health care and retirement—that are of particular interest in the current political environment.

### Health Care Reform

While many policymakers are talking about ways to provide health coverage for the uninsured through individual/employer mandates and/or regional exchanges, the concept of a single-payer system is often dismissed. Not by Butler. His proposal is to implement a universal health care system that uses a reformed Medicare program as a template. He acknowledges that it will be costly to gradually shift to a new system that covers children and incrementally lowers age requirements for participating in a Medicare-type program. But he argues that other recent efforts, including managed care, haven't effectively controlled

costs in the way that the centralized buying power of a national program could.

Noting that the U.S. spends only approximately 1 cent of every health care dollar on prevention, Butler also recommends a greater focus on quality initiatives, such as disease management, wellness, and preventive medicine, as well as more investment in new technology and genetic research. Unlike the single-payer approach, these types of initiatives are already being actively pursued. Although any potential cost savings are still uncertain, many, including Butler, point out that improvements in quality may be worth any increase in health care costs. Although hard to argue against, the issue of rising health care costs remains and must be addressed.

### Retirement Reform

Paralleling current debates, Butler has specific suggestions on reforming Social Security and encouraging retirement savings in general.

Actuaries, financial planners, and other retirement experts all insist on the importance of the three-legged stool of retirement security—employer pensions, Social Security, and personal savings. While he acknowledges the significance of each of these components, Butler's discussion of Social Security leads in a different direction that is intriguing, if not wholly original. In addition to the three scenarios for the program's reform provided by the 1994 Advisory Council on Social Security, he explores a fourth scenario that includes the following components:

- Increasing the wage base from \$97,000 (2007) to \$150,000—a change that would affect approximately 6 percent of the population;
- Gradually increasing the eligibility age to 68 and eventually indexing the retirement age to life expectancy;
- Introducing a system of partial advance funding instead of the current pay-as-you-go approach;

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- › Revising the consumer price index;
- › Increasing the payroll tax only if necessary (and on a temporary basis).

Regarding the remaining legs of the retirement stool, Butler would mandate a supplementary private pension plan, through a payroll tax of 1 percent to 2 percent of covered earnings; encourage employers to provide both defined benefit and defined contribution plans; and encourage private savings through tax-favored IRAs.

None of these reform recommendations are new, but I credit Butler with explaining how each of these would affect the solvency of the program, as well as any relevant societal impact. While his is obviously not an unbiased exploration of this issue, Butler provides a thoughtful discussion that would be quite useful to policymakers as they wrestle with the broader implications of any reform.

### Quality of Life

The longevity revolution isn't modest in scope: It's about getting older; the economic, social, physical, and political challenges that directly affect the aging process; and potential solutions to many of these challenges. Notwithstanding the overly wide range of issues discussed, the book contains interesting and, in some cases, provocative observations. Can we reduce demographic asymmetry in this country through population control or immigration? Is divorce the substitute for death in the modern family structure? Is productivity (i.e., a 1 percent increase in gross domestic product) the answer to Social Security's financial problems? You'll have to read the book to understand how all of these fit in as considerations in Butler's longevity revolution. But, not surprisingly, they do.

The outstanding question in my mind

after finishing the book was, "What now?" There's a lot of information to digest. Anyone with an interest in longevity issues may find it an interesting compilation of all conceivable components, but if the appropriate audience isn't reading it, then what's the point? I'd argue that a more concise exploration, focusing on Butler's proposed solutions, would be much more helpful to policymakers, the audience to whom most of the suggestions are directed.

Martin Luther King Jr. once said that "the quality, not the longevity, of one's life is what is important." Butler warns against trying to create a single definition, but I would argue that quality of life is the guiding principle of his book. The longevity revolution, as he discusses it, is about getting older, but more important it's about improving an individual's, and subsequently the nation's, quality of life in the face of increasing life expectancy. ●

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