

getting
ever older

from baby
g

GOING GRAY:
The elderly will
morph from 13
percent of the
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SLIM FILMS

BY 2030, ONE IN FIVE AMERICANS WILL BE A SENIOR CITIZEN

boom to geezer glut

BY J. R. BRANDSTRADER

Want to put a face on the demographics of aging? Meet Mary Kikukawa Fichter, who's 93. Age has largely silenced this educated mother of seven, but she still manages a smile when her son, Joe, presides over a rousing game of Trivial Pursuit for her and her friends. Mary, who was born in the U.S. in 1906 of Japanese and Irish parents, lives in a nursing home in northern New Jersey. Her roommate is a friend of 40 years, but Mary can no longer remember her name. Joe calls the place "a bus stop for people waiting to die." Remembering his mother's voice from an earlier time, he talks about the inevitability of her passing: "I know she'd welcome it." Whether Mary's age is a result of healthful habits, relative wealth or just plain luck, she shares ancestry with the demographic group with the longest life expectancy in the country—Asian-American women.

Today Mary's age is exceptional, but her present may become the normal future for baby boomers. The millions of people born between 1946 and 1964 now create a bulge in the U.S. population between ages 36 and 54. In another decade the first men and women who hoped they died before they got old (to quote rocker Pete Townshend) will turn 65. From that watershed forward, the number of U.S. elderly will swell from 13 percent of the population to 20 percent by 2030. The baby boom will become a geezer glut.

The sheer numbers mean many more people will live to a very old age. But American life expectancy is far from the highest in the world, ranking 21st globally. According to the

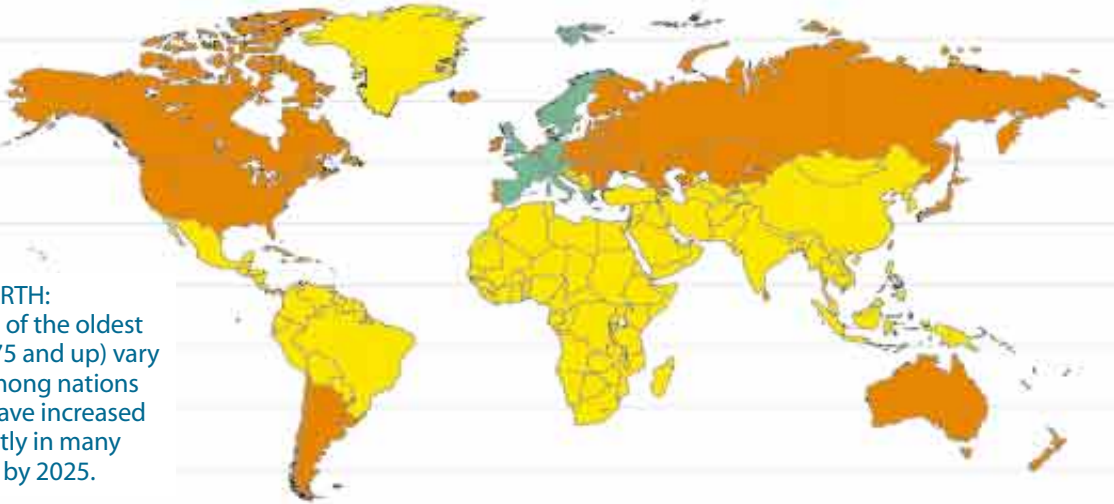
U.S. Census Bureau's International Programs Center, the life expectancy of a U.S. citizen born in 1996 is 76, a few years behind most European countries, Canada, Israel and Singapore. Japan is the champ at 80. "Our infant mortality rates are somewhat higher than those in northern Europe and Japan," says Bob Anderson, a senior statistician at the National Center for Health Statistics. "And that makes a big difference."

Vagaries lie behind some of the numbers. For instance, children in Japan who are born alive but die within a few hours are counted as fetal deaths, not infant deaths, reducing the country's infant mortality figures and thus raising the average life expectancy. Other differences have clear causes; northern Europe's health care system "doesn't do quite as well as our system at the oldest ages," Anderson explains, "but it does much better at the youngest ages," improving overall life expectancy.

Life expectancy has climbed significantly in the past century. Census Bureau analyses show that in 1900, the average life expectancy across the planet was less than 30 years. By 1950 it had climbed to 46. By the late 1990s it was 66. By 2050, projections indicate it could be 76. A large part of the increase has been attributable to safer childbirth for babies and mothers and declining fertility rates, lowering the incidence of infant deaths, which tends to drag down the average life expectancy in a population. Simple public health measures such as cleaner water, sanitation, antibiotics and basic immunizations account for much of the rest, eradicating widespread killers such as diphtheria and polio in the developed world

percent of population over age 75 in 1996

ELDER EARTH:
The ranks of the oldest old (age 75 and up) vary widely among nations but will have increased significantly in many countries by 2025.



and holding them in check elsewhere. Only in recent times has modern medicine significantly lengthened the years people can expect to live once they reach middle age.

Closing the Gender Gap

Living in a prosperous country is no guarantee you will reach Mary's age, however. A study called the U.S. Burden of Disease and Injury, by the Harvard School of Public Health, found a staggering 40-year gap between the longest-lived Americans—Asian-American women—and the shortest, Native American men. Asian-American women like

Mary are outliving even Japanese women. But Native American men in Bennett County, South Dakota, have the life expectancy of a copper miner in AIDS-ravaged Botswana, which has one of the lowest life expectancies on earth.

Don't let averages raise your hopes or fears too much, though. Plenty of people diverge from the odds. A life expectancy of 76 applies to no real group, not even actual U.S. babies born in 1996. Average life expectancy is a statistical concept, not a predictor of how long a particular person will live. "Life expectancy figures can speak to some general cultural trends," says James Walsh, an expert in actuarial and risk management and author of *True Odds: How Risk Affects Your Everyday Life*. "They do not speak to whether you, who drink half a fifth of gin a day and smoke a pack of cigarettes, are going to live to 80."

Nevertheless, mortality statistics tell us that in general, boomer women, unlike their great-great-grandmothers, have a better chance than their guy pals of getting that 100th birthday party. At the beginning of this century, men outlived women in many countries. As a result of better childbirth methods, women have caught up, adding more than 30 years to their life expectancy during the 20th century. Men have added years, too, but the higher rates of smoking and occupational hazards among men during most of the 1900s slowed their progress as compared with women. Today women in developed countries outlive men by about six years. Men still live longer in a few areas where women's social status is low and maternal mortality is high.

Interestingly, the gender gap is now closing in the U.S. Men's life expectancy is rising faster than women's because heart disease has been declining at a faster rate for males than females. At the same time, the incidence of lung cancer in females is rising faster than in males. "Women didn't really start smoking until the 1950s or 1960s," Anderson says. "They are feeling the effects now, whereas men have already

leading causes of death in the U.S.

1900

1. Pneumonia and flu
2. Tuberculosis
3. Diarrhea and intestinal ills
4. Heart disease
5. Stroke and brain lesions
6. Kidney inflammation
7. Accidents
8. Cancer
9. Senility
10. Diphtheria

1997

1. Heart disease
2. Cancer
3. Stroke and brain lesions
4. Lung disease
5. Accidents
6. Pneumonia and flu
7. Diabetes
8. Suicide
9. Kidney inflammation
10. Liver disease

NEW THREATS: Clean water and immunizations have reduced basic killers, leaving room for others to rise.

over age 75 in 2025



SOURCE: U.S. Census Bureau's International Programs Center

LAURIE GRACE

had that effect and are beginning to quit.” As women behave more like men, they die more like men.

Improving life expectancy among U.S. males is also driving the nation's overall life expectancy gains. Life expectancy of a 65-year-old male in 1995 was 15.5 years, but it promises to climb to 20 years in the first half of this century, according to median Census Bureau projections. The bureau's rosiest calculations indicate that the life expectancy of some of the later boomers could hit 25 years by the time they reach 65.

Poverty Hurts

Everything from income and diet to occupation and bad habits can move people off the average curve. Poor, uninsured people have only minimal health care and succumb to disease sooner than average. Drug overdoses, alcoholism and suicide are all factors in the early demise of many rock musicians. Nationwide, the Bureau of Labor Statistics says, highway crashes are the leading cause of on-the-job fatalities. And left-handed people appear to be more prone to premature deaths than righties are.

Although such factors may sound haphazard, they can coalesce within certain demographic groups. “The classic case is among black males in the United States,” Walsh says. “They have a lot of really bad life expectancy stressors at the beginning of life,” including high child mortality, tuberculosis and homicide, which are exacerbated by poor medical care, overcrowding and poverty. Young black men die at a rate disproportionate to other demographic groups. Ironically, Walsh says, “if a black man lives to 40, his life expectancy can increase because he has kind of made it through the early hurdles.” Anderson notes that one of the reasons people in Sweden live so long is because the country is economically homogeneous and has socialized medicine. At 18 percent, Sweden's proportion of population over 65 is the highest in the world.

All these comparisons and predictions must be taken with a grain of salt, however. The United Nations, which gathers international statistics, is the first to point out that global data collection can be pretty spotty, especially in regions wracked by disease, war and illiteracy. In the U.S., there are gaps in Census Bureau data, the fount of most national aging numbers. But these glitches won't stop demographers from using the figures. “The Census's numbers are statistically valid and well within the range of methodology used in most demographic surveys,” Walsh says.

Even if the count were perfect, projections derived from it might not be. Every prediction includes an assumption that may or may not come to pass. What if a new bug appears and makes short work of us? After all, the AIDS epidemic threatens to slash life expectancy 10 to 30 years in southern Africa in the next decade. On the other hand, maybe scientists will figure out a way to keep us going until age 150. If they do, perhaps it would be a good move to buy shares of Hasbro; there will be a lot of boomers playing Trivial Pursuit while they pass the time at Mary Kikukawa Fichter's “bus stop”—providing a latter-day Joe comes to visit and organizes the game.

J. R. BRANDSTRADER contributes to *Barron's* magazine and the *Wall Street Journal* Radio Network from New York City.

Further Information

True Odds: How Risk Affects Your Everyday Life. James Walsh. Silver Lake Publishing, 1996.

The U.S. Census Bureau (www.census.gov) is the source of U.S. life expectancy data and collects information from countries worldwide. Also useful are www.overpopulation.com and the Population Reference Bureau at www.prb.org on the World Wide Web.