

### Key results

The remarkable increase in life expectancy is one of the greatest achievements of the last century. Lives continue to get longer, and this trend is predicted to continue. In 2010-15, life expectancy at birth averaged 77.2 years for men and 82.7 years for women. Among women, the figure was highest in Japan (86.9 years), followed by Spain, France, Italy and Switzerland. For men, life expectancy at birth was highest in Iceland (80.2 years) followed by Australia, Switzerland, Japan and Israel.

Life expectancy at older ages is especially important for the finances of retirement-income systems. And older people are living ever longer. In 2010-15, on average in OECD countries, women aged 65 could expect to live an additional 20.8 years, which is forecast to increase to 25.8 years by 2060-65. Men of the same age could expect to live 17.4 more years in 2010-15, with a projected increase of 4.5 years by 2060-65 to reach 21.9 years. Gender gaps in the longevity of older people are expected to remain broadly constant in relative terms but increase in absolute terms (from 3.4 to 3.9 years on average in OECD countries). Paying a pension from age 65 will become around 20% more expensive under these forecasts.

There is considerable variation between OECD countries in life expectancy at older ages. Women in Japan are predicted to live another 29.7 years on reaching age 65 in 2060-65. In contrast, women in the Slovak Republic are expected to live an extra 21.9 years from age 65 in 2060-65. The figures for Japan and Korea (29.5) are considerably higher than any other country, with France being the next highest at 28.2 years.

For men there is less variation between countries than there is for women. Japan has the longest life expectancy at age 65 of 24.1 years in 2060-65, followed by Korea at 23.8 years. Of the OECD countries, Estonia has the shortest projected life expectancy for 65-year-old men at 17.5 years.

The gender life-expectancy gap at age 65 is predicted to be between three and five years in favour of women for virtually every OECD country in 2060-65. The exceptions to this are France, Japan and Korea, with a differential of nearly 6 years, and Mexico and the United Kingdom with gaps closer to two years.

Given this trend, many OECD countries have increased or plan to increase their pension ages: see Chapter 1 on "Pension ages and life expectancy" in *Pensions at a Glance 2011*. Others have introduced elements into their retirement-income provision that will automatically adjust the level of pensions as people live longer: see Chapter 5 on "Linking pensions to life expectancy" in *Pensions at a Glance 2011*.

Unsurprisingly, life expectancy at birth is also highest in Japan, for women, at 86.9 years, compared to the OECD average of 82.7 years in 2010-15. For men, Japan records one of the highest values. But, at 80.0 years, it lies behind Iceland (80.2), Australia (80.1) and Switzerland (80.1).

Overall longevity gains are due to rising living standards, but also greater access to quality health services. However, gains in life expectancy have been smaller among people from lower socio-economic groups. Socio-economic differences in mortality rates are lower at pension age (above 65) than they are for people of working age.

Turning to the non-OECD major economies, life expectancy is generally lower. Life expectancy at birth is 59.1 years for women and 54.9 years for men in South Africa. These figures are at least nine years below those of any of the other countries covered for women and seven years for men, reflecting the prevalence of HIV/AIDS. The Russian Federation is also an outlier in having much the greatest gender gap in life expectancy at birth of 12.7 years, compared with an OECD average of 5.5 years.

### Definition and measurement

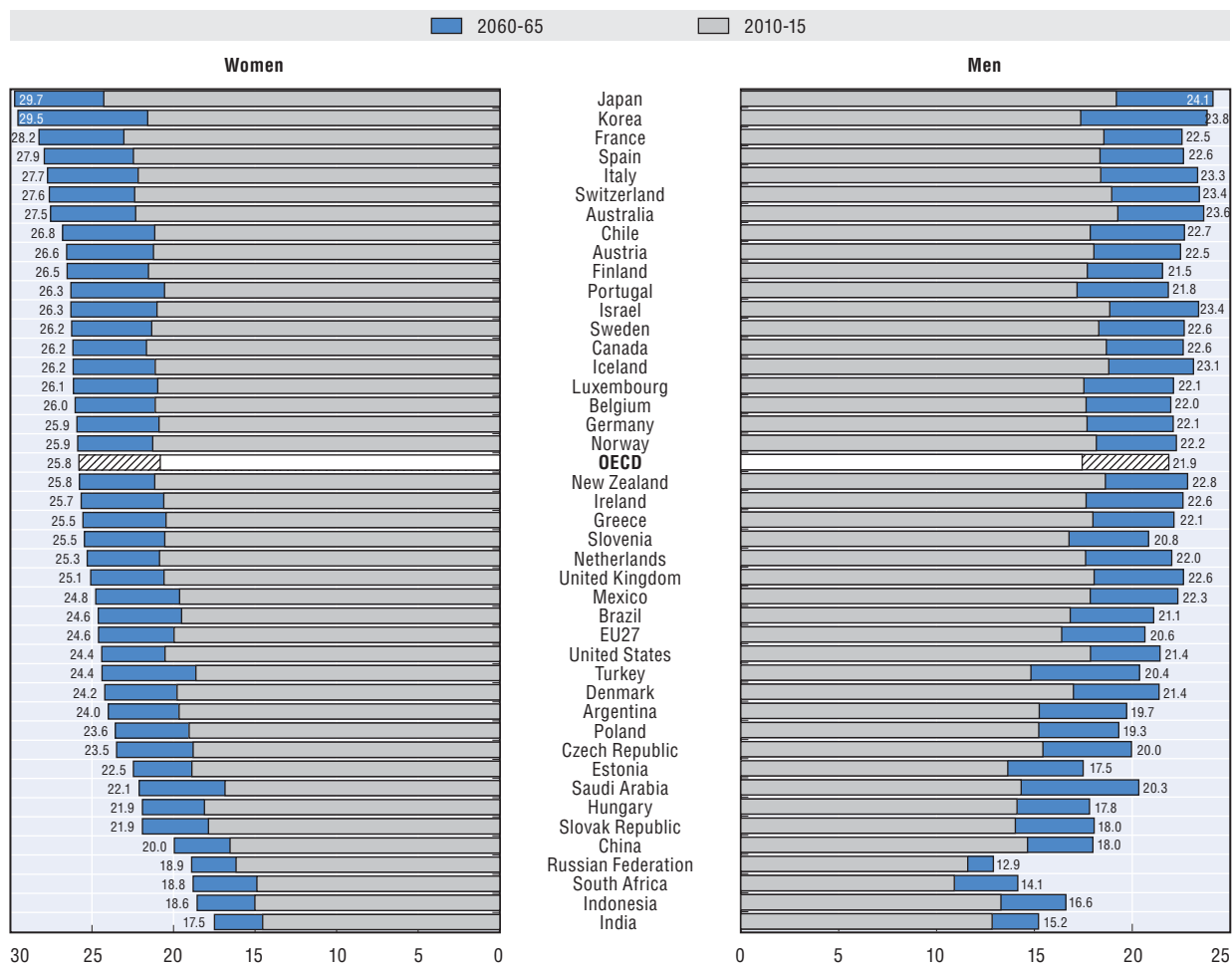
Life expectancy is defined as the average number of years that people of a particular age could expect to live if they experienced the age- and sex-specific mortality rates prevalent in a given country in a particular year: in this case, 2010-15 and 2060-65. Since the determinants of longevity change slowly, life expectancy is best analysed over a long time horizon.

### Further reading

Whitehouse, E.R. (2007), "Life-Expectancy Risk and Pensions: Who Bears the Burden?", *OECD Social, Employment and Migration Working Papers*, No. 60, OECD Publishing, <http://dx.doi.org/10.1787/060025254440>.

Whitehouse, E.R. and A. Zaidi (2008), "Socio-Economic Differences in Mortality: Implications for Pension Policy", *OECD Social, Employment and Migration Working Papers*, No. 71, OECD Publishing, <http://dx.doi.org/10.1787/231747416062>.

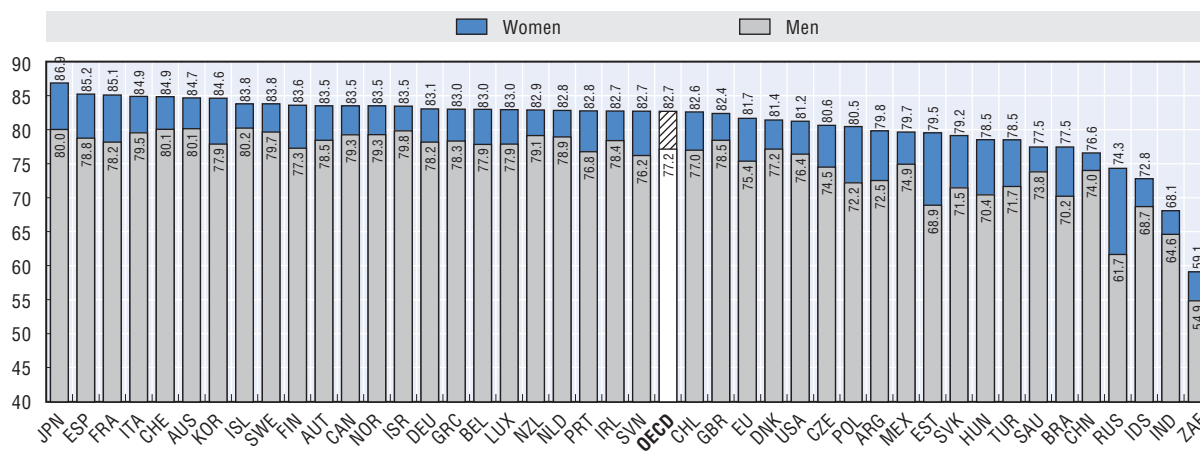
## 7.2. Additional life expectancy at age 65, in years, men and women, 2010-15 and 2060-65



Source: United Nations, World Population Prospects – 2012 Revision.

StatLink <http://dx.doi.org/10.1787/888932907965>

## 7.3. Life expectancy at birth, in years, men and women, 2010-15



Source: United Nations, World Population Prospects – 2012 Revision.

StatLink <http://dx.doi.org/10.1787/888932907984>



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