

Extra News Online

America Much Older Than Government Sees It

New research shows that by 2050 Americans may be living as many as eight years longer than current government projections estimate, imperiling already-strained programs like Medicare and Social Security and making the nation much greyer than anyone expected.

The new data is part of an article published in *The Millbank Quarterly* by the MacArthur Research Network on an Aging Society. In the article, the case is made that U.S. Census Bureau and Social Security Administration modeling may be off because the agencies assume a let up in the trend for improved mortality.

“We believe the reason for this underestimation is that government agencies assume the improvements in mortality in the coming decades will decelerate, whereas we forecast that

a combination of control of behavioral risk factors and new advances in medical technology that slow aging will accelerate reductions in death rates,” the report said.

MacArthur researchers forecast that by 2050 life expectancy for females will rise to 89.2-93.3 years and 83.2-85.9 years for males. This compares to census estimates of 83.4-85.3 years for females and 80.0-80.9 years for males.

The article said even slight changes in life expectancy can drastically alter government programs and society as a whole, noting that cumulative outlays for Medicare and Social Security could increase by \$3.2 trillion to \$8.3 trillion from government projections by 2050 if the new numbers hold true.

“We are forecasting a cumulative 164 million to 419 million additional person-years-of life for persons aged

sixty-five and older between now and 2050. Assuming that 98 percent of this population will have Medicare coverage—and, very conservatively, assuming no real growth in health care spending—this suggests additional Medicare spending through 2050 from around \$1.5 trillion to \$3.9 trillion,” the report said.

Researchers said the size of the U.S. population would rise from the 304.2 million in 2008 to between about 411 million and 418 million in 2050.

These forecasts also indicate that the population in the retirement ages of 65 and older would rise from 38.7 million observed in 2008 to between 99 million and 108 million by 2050, and those aged 85 and older would rise from 5.4 million in 2008 to between 27 million and 35 million by 2050.

—Patrick Connoles