



# Your Surprising Longevity

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How long do you think you're going to live? How does that compare to other countries?

One of the most surprising pieces of news, to many people, is that they are likely to live longer (perhaps much longer) than they expect. And the life expectancy statistics are highly misleading.

Let's start with the life expectancy numbers. On average, an American male will live 74.5 years, and an American female will live 80.2 years. Those are actually lower than many countries. Males and females in Japan are expected to live 81.6 and 87.7 years, respectively; Australian men and women have average lifespans of 81.2 and 85.3 years. Canadians, all Europeans, Israelis, Costa Ricans, Chileans, Chinese, and even Saudi Arabians and Cubans, on average, live longer than Americans.

Of course, there are countries with lower life expectancies, including African nations like Chad (51.2 and 54.4 years), Nigeria (52.5 and 53.3), Congo (57.8 and 61.7), and Kenya (60.5 and 65.1).

So how are these statistics misleading when we're projecting our own lifespans? The life expectancy tables include people who die in infancy, and in their teens, and 20s, and so forth, which is somewhat irrelevant to somebody who has, for example, managed to get past all that and live to age 65. According to the U.S. Center for Disease Control, a 65-year-old woman is expected, on average, to live an additional 20.8 years, taking her beyond her 85th birthday. A 65-year-old American man is expected to live an additional 18.2 years, taking him into his 80s.

But remember, once again, those are averages, which means they include people who die a few days after they celebrate their 65th birthday. Baylor University recently crunched a lot of demographic numbers and determined that a 65-year-old currently has a 24.2% chance of living to age 95, and a 9.6% chance of living to (or beyond) 100. If you were to do the same math for couples, those numbers would roughly double; a married couple, both age 65, would have an almost 20% chance that one of them would live to see his or her (more likely her) 100th birthday.

We often hear objections from people saying they don't need to plan for such a long retirement because they aren't likely to live that long. The numbers tell us otherwise.

**Sources:**

<https://www.claritywealthdevelopment.com/what-is-the-average-life-expectancy-for-a-65-year-old/>

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<https://www.livingto100.com/calculator>

<https://cdn.bcm.edu/sites/default/files/2013/24/probability65age.pdf>

If you have any questions about this article or want to discuss your family finances, investment portfolio, or financial planning advice, please call on me anytime at my number [\(215\) 325-1595](tel:2153251595) or you can [click here to schedule a meeting](#).

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