



Life Expectancy: International Comparisons

Presentation to the seminar on "Demographic, Economic and Financial Perspectives 2003-2030" September 25, 2003

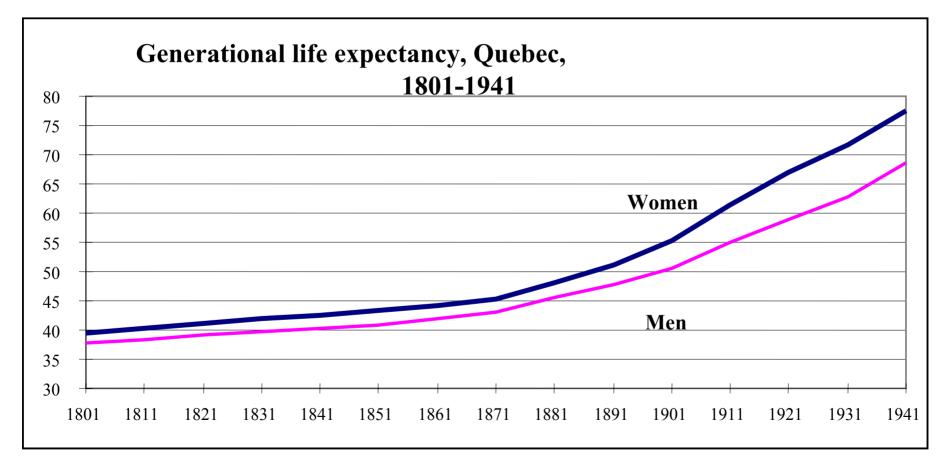
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Sharp Increase in Life Expectancy: A Recent Phenomenon



Source: Statistics Canada, New Birth Cohort Life Tables for Canada and Quebec, 1801-1991



Projecting Mortality Rates

- Three approaches:
 - Past changes
 - Establishing disease mortality rates (past and future)
 - (SSA) study
 - Complex in view of the difficulties involved in forecasting the progression of diseases and interdependencies
 - National and international comparisons



The Data

- 2003 survey of ISSA members (developed countries):
 - France
 - United States
 - Great Britain
 - Japan
 - Finland
- Actuarial analyses by QPP and CPP
- Statistics Canada (1961 for Canada)
- Institut de la statistique du Quebec (1961 and 1981 for Quebec)



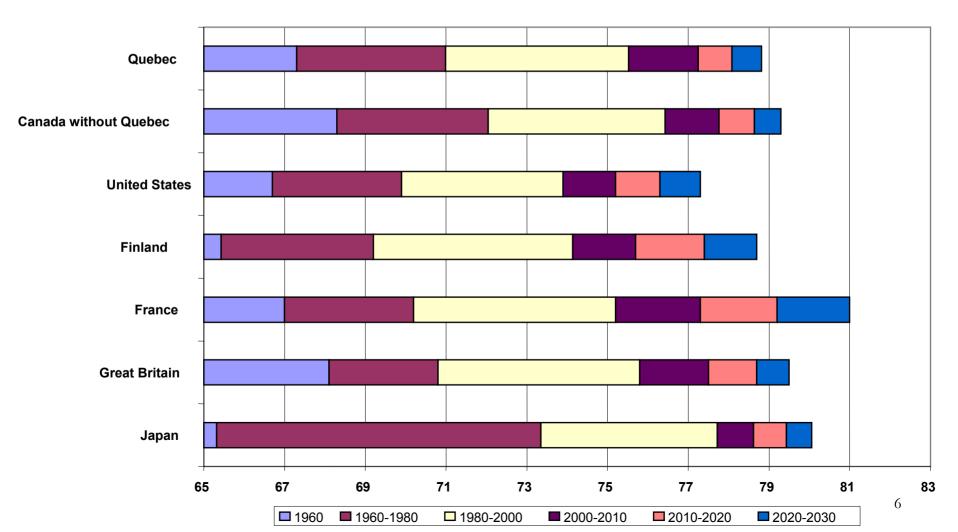
Projecting North American Mortality

Changes remain similar to QPP, CPP and OASDI:

- Ultimate projection factors based on a single study (SSA) with adjustments (if required)
 - Similar living conditions
- Consequently, initial variations in life expectancy are reduced, but a difference persists



International Comparisons Life Expectancy of Men at Birth





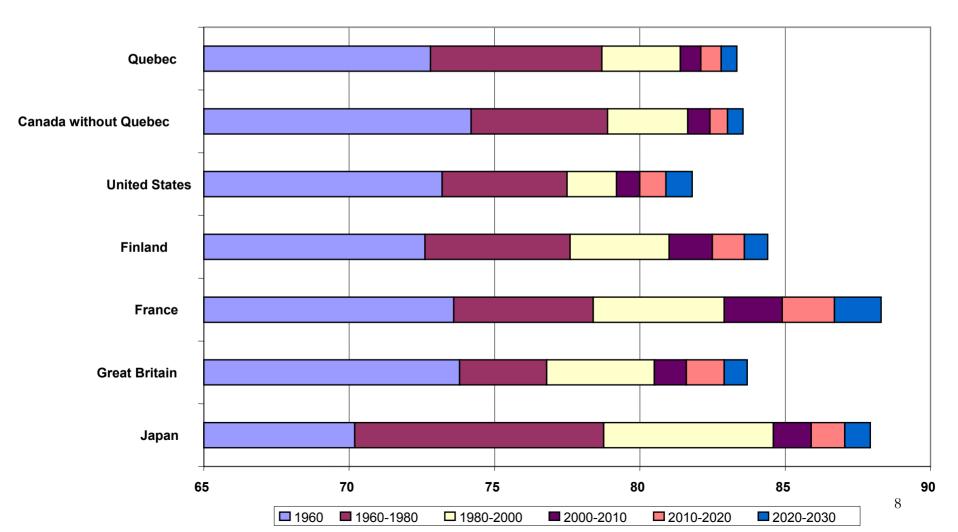
International Comparisons Life Expectancy of Men at Birth

	1960-1980	1980-2000	2000-2010	2010-2020	2020-2030
Min	2.7	4.0	0.9	0.8	0.6
Max	8.0	5.0	2.1	1.9	1.8
Average	4.0	4.6	1.5	1.2	1.0

- Increase of 4.6 years over past 20 years; 8.6 over 40 years
- Variation in last 40 years (between 7.2 and 8.7 years, except Japan (+12.4 years)
- A slowdown in growth is anticipated: an average increase of 3.7 years by 2030 (5.8 for France)



International Comparisons Life Expectancy of Women at Birth





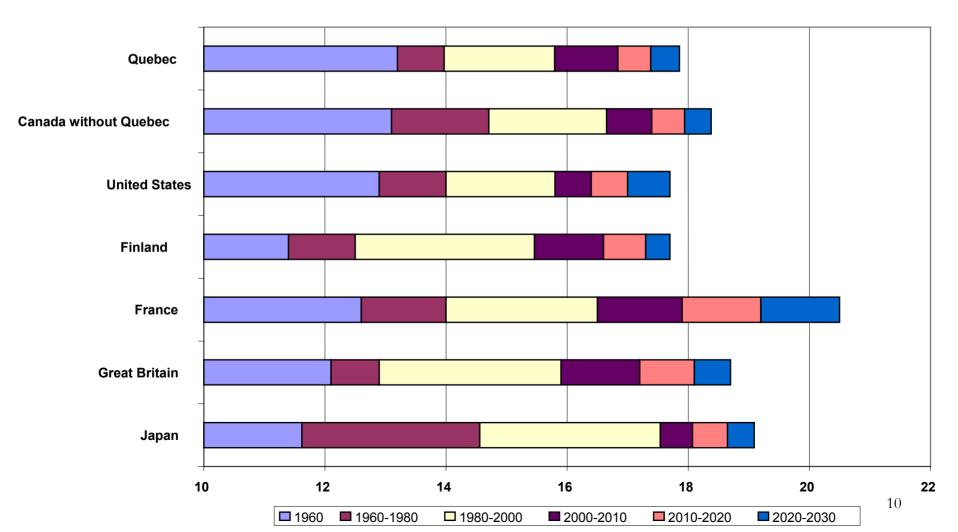
International Comparisons Life Expectancy of Women at Birth

	1960-1980	1980-2000	2000-2010	2010-2020	2020-2030
Min	3.0	1.7	0.7	0.6	0.5
Max	8.6	5.8	2.0	1.8	1.6
Average	5.2	3.5	1.2	1.1	0.9

- Average increase of 3.5 years over past 20 years; 8.7 over 40 years (same as for men: 8.6)
- Significant variation between countries in the past
- Average anticipated growth of 3.2 years over next 30 years (5.4 for France)
- Gap between men and women reduced by 0.5 years by 2030



International Comparisons Life Expectancy of Men at Age 65





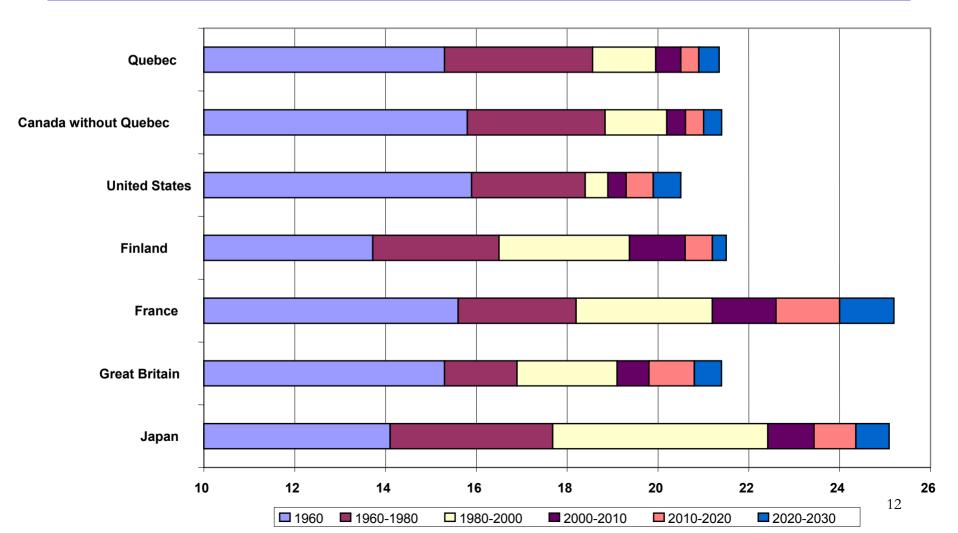
International Comparisons Life Expectancy of Men Age 65

	1960-1980	1980-2000	2000-2010	2010-2020	2020-2030
Min	0.8	1.8	0.5	0.5	0.4
Max	2.9	3.0	1.4	1.3	1.3
Average	1.4	2.4	1.0	0.7	0.6

- Increase of 2.4 years over past 20 years, compared to 1.4 over preceding 20 years
- Significant variation between countries in the past
- Average increase of 2.3 years over 30 years (similar to past 20 years)



International Comparisons Life Expectancy of Women at Age 65





International Comparisons Life Expectancy of Women at Age 65

	1960-1980	1980-2000	2000-2010	2010-2020	2020-2030
Min	1.6	0.5	0.4	0.4	0.3
Max	3.6	4.7	1.4	1.4	1.2
Average	2.8	2.3	0.8	0.8	0.6

- Average progression of 2.3 years over past 20 years, less than for 20 previous years
- Average projected increase of 2.2 years over 30 years (similar to past 20)
- Slight male-female reconciliation after 65 years (0.1 year)



Conclusion

Conclusion



- Anticipated slowdown in growth of life expectancy
 - 2/3 of growth after 65 years
- Life expectancy at 65 years: growth until 2030 comparable to that over past 20 years
 - Life expectancy will increase on average between 2.0 and 2.5 years at retirement
- Slight male-female reconciliation (excluding Japan and France after 65 years)
- In Quebec, a number of deaths in 2000-2002 similar to that in 1997-1999
 - This will result in an initial increase in life expectancy for the next analysis