

Rich man, poor man: The life expectancy gap

Not all Americans are living longer than they were a generation ago. The **Figure** shows male life expectancy at age 65 for those at the bottom half of the earnings scale and those at the top half. In 2006, higher-income men who reached age 65 were expected to live another 21.5 years, but lower income men had a median life expectancy of only an additional 16.1 years.[1] While life expectancy for higher-income men increased more than five years between 1986 and 2006, life expectancy for lower-income men rose little more than a year over that same 20-year period. Lower-income men in 2006 had shorter life expectancies than higher income men had a generation ago.



These data, from the paper [Trends in Mortality Differentials and Life Expectancy for Male Social Security-Covered Workers, by Average Relative Earnings,](#) were presented October 5 at the *America's Fiscal Choices* conference co-sponsored by EPI. During a panel on Social Security and overall retirement security, experts Nancy Altman of [Social Security Works](#) and Teresa Ghilarducci of [The New School](#) stressed that raising the retirement age would reduce benefits, particularly for those lower-income workers with shorter life expectancies, who depend on Social Security for the bulk of their income. They also stressed that workers are often unable to choose when they retire and must stop working when they are no longer able to perform physically demanding jobs, or when they suffer a layoff and cannot find work.

The [America's Fiscal Choices](#) conference focused on the best policies for strengthening the economy and reducing the deficit. Panelists stressed that without Social Security, the economy would be in much worse condition, since the program lifts 19 million people out of poverty.