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## Most middle-income Americans ignore longevity risk: Bankers Life

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By Editor Test      Thu, Mar 28, 2013

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Although one in four of today's 65-year olds will live past age 90, 87% of Americans don't discuss longevity risk, according to a new study, *Longevity Risk and Reward for Middle-Income Americans*, from Bankers Life's Center for a Secure Retirement (CSR).

Ironically, those surveyed for the study accurately estimated the average life expectancy of American adults. On average, respondents with a median age of 65 said they think they will live to age 86, irrespective of gender, income or health.

Two-thirds say that genetics (65%) is the determining factor in how long they will live. Fewer linked longevity to eating right (46%), exercising (44%) or smoking (37%).

The survey also showed that:

- Middle-income Americans, ages 55 to 75, tend to believe that wisdom arrives at about age 56, but old age doesn't necessarily start until age 78.
- 60% middle-income Americans age 55 and older say their best years are ahead of them.
- For the 40% who report that their best years are behind them, they attribute the realities of aging, their health and an overall negative outlook as the primary reason.

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