

# Increased Longevity Is a Great Success. The Next Frontier Is Policies for Healthy, Prosperous, and Dignified Living

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**The author, Mamta Murthi (front row, fourth from left), with Lina Walker, Senior Vice President, AARP Global Thought Leadership (front row, center), and panelists at the World Bank's Unlocking the Power of Healthy Longevity report launch event, September 2024.**

**T**he world is witnessing an unprecedented demographic shift thanks to remarkable progress in increasing life expectancy over the past half-century. In 1970, only 20 percent of people lived to the age of 80. Today, nearly half of all people will live that long. This demographic shift has led to a stunningly rapid pace of global aging: since 2018, the number of adults age 65-plus has surpassed the number of children under age five to become the fastest-growing age group worldwide.

This demographic shift is no longer confined to wealthier nations but is a global phenomenon. Today, over two-thirds of people over age 65 live in less-developed regions of the world.

Population aging has long been a concern for Eastern Europe, East Asia, and Latin America. Now, it is quickly becoming characteristic of developing countries in other regions as well. Even in high-fertility, low-income countries, the number of older individuals is higher than it has ever been. This number will grow as conditions for a long life continue to improve.

While longer lives are the result of numerous public health victories over decades, they also present complex challenges. There is a significant gap in policies supporting aging populations. Robust systems are in place for children (e.g., in schools and clinics) and working adults (e.g., in the labor market and health care),

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support for older people has traditionally been a family responsibility. As families shrink, migrate, and take on work, they are less able to provide care for aging relatives. This creates the need for new policies to address the growing demands of older adults.

Aging also has significant macroeconomic implications. The ratio of older people (65+) to working age (20-64) population is projected to increase in high- and middle-income countries.<sup>1</sup> This can affect their economy's capacity to grow, stress public finances due to lower revenues and rising costs — especially for health care — and create skills shortages.

To ensure all individuals live healthy, prosperous, and dignified lives, countries will need to re-think their approach to aging.

## Healthy Living

As longevity increases, so do non-communicable diseases (NCDs).<sup>2</sup> These are responsible for three out of four deaths in low- and middle-income countries, the most prevalent of which are cardiovascular diseases, diabetes, respiratory diseases, cancers, and mental health conditions. By 2019, over a billion adults suffered from cardiovascular disease and diabetes, and 250 million from depression. Two to five percent of the poorest billion people in the world (mostly in rural parts of Sub-Saharan Africa and South Asia) will incur impoverishing health expenses due to the costs for treatment of NCDs. This means that the poorest people in the world will incur catastrophic health expenses due to the cost of NCD treatments — pushing

them even deeper into poverty. Maintaining health at older ages requires both continued efforts to promote healthy behaviors and coordination and management of care for those who need it. As the burden of NCDs increases, countries will need to develop approaches that integrate primary care with geriatric medicine, long-term care, and social care. Countries will also need to pay particular attention to women, who are disproportionately affected by barriers to health care due to often-limited financial means and decision-making power. Treating NCDs is expensive, but preventive measures such as promoting healthy lifestyles or taxation can offset the high costs.

## Prosperous Living

Even with proper care and good health, a significant portion of older adults need to continue to work in low- and middle-income countries,<sup>3</sup> due to insufficient private savings or pensions. For example, 50 percent of men and 34 percent of women over age 65 in low-income countries remain in the workforce, as compared to 20 percent of men and nine percent of women in high-income countries.

For women, the situation is harder. Even where pension systems exist, many women don't have a pension, or their pensions are smaller than men's. They earn less and therefore face more difficulties in accumulating their own savings, work fewer years, work in the informal sector (with little access to the contributory pension system), and often retire earlier (even though they live longer).<sup>4</sup>

## **Going forward, we must reframe aging as a triumph rather than an impediment to development. The next frontier is creating policies that ensure health, prosperity, and dignity for older individuals, especially women.**

While women live longer than men, they spend more years in poor health (10 years, compared to four for men),<sup>5</sup> have fewer years of accumulated work experience, and often own fewer assets, and are typically the caregivers in their households. In many countries, older women will need care for longer periods and will have fewer resources to pay for it. Globally, one in four older women lives alone.<sup>6</sup>

In view of these challenges, countries also need pension reforms that can bring income security in old age, including through social pensions, public pensions, and private savings mechanisms for those working in the informal economy. Countries such as India, China, Kenya, Vietnam, Ghana, Thailand, and Rwanda have schemes where informal sector workers can contribute money for their old age, often via mobile money.

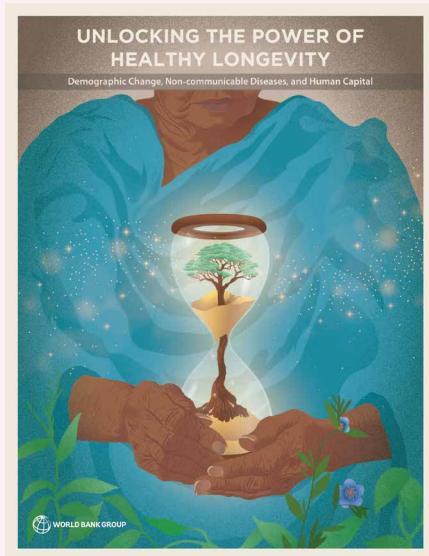
On the other hand, human capital investments in young and working-age cohorts can help counterbalance the economic slowdown that may be brought on by aging. Though there are more people beyond working age than ever before, there is also more human capital among the younger cohorts than ever before. Countries that have a rapidly growing older population but that also invested in younger cohorts are still seeing economic growth driven by a smaller — yet better educated and healthier — working-age population. Those countries that have not

invested in human capital of younger cohorts will need to do so quickly to counter-balance an emerging older non-working population.

International migration can also mitigate diverging demographic trends across countries, though it would need to be much more common, and better managed, to lead to net economic benefits. Managed migration has a role to play. This includes building skills in potential immigrants that align with destination markets, facilitating legal transfers of people across countries, ensuring labor rights are respected in receiving countries, and facilitating cross-country collaboration on job placements and return migration.

### **Dignified Living**

A significant share of the 65-and-over population can continue to make meaningful contributions to their homes and communities. Most can do so while living at home, with some support for daily activities. But these services (offered through community centers or home-based services for example) remain very limited relative to the scale of need. As families no longer fully support older individuals, there is a need to adapt cities to accommodate those with mobility limitations, transform public transportation, develop new products and services that cater to a growing aging population, and build the eco-system that would allow the older population



**The report is available at:**  
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to remain integrated in society.<sup>7</sup> Investments in lifelong learning are also important to improve productivity and wages of older workers. Age-related declines in abilities can be delayed by continuous investment in workplace-related skills. Online courses allow older workers to learn at their own pace while firm-based training ensures that they maintain skills valued by employers, including keeping up with technological change. Learning credits for lifelong learning, accessible and easy-to-use digital technologies, and programs designed for the way adults learn can encourage older workers to continue learning. Incentives to discourage ageism in employer hiring and training are also important.

The World Bank has an ambitious goal to reach 1.5 billion people with quality health services by 2030. Key strategies include addressing non-communicable diseases, offering social protection for the poor, and meeting long-term care needs. As countries develop programs for healthy longevity, we will support them with expertise and financing to improve social protection and well-being. Our goal is to help countries navigate demographic transition and safeguard human capital.

Increased longevity is a success story. Going forward, we must reframe aging as a triumph rather than an impediment to development. The next frontier is creating policies that ensure health, prosperity, and dignity for older individuals, especially women.

The interconnected nature of the challenges and solutions calls for coordinated efforts across sectors, generations, and countries. By embracing a holistic approach to aging, we can ensure that increased longevity translates into healthier, more prosperous, and dignified lives for all. •

<sup>1</sup> The working-age population in high-income countries is expected to decrease by 53 million by 2050. World Population Prospects 2024 (dashboard), Population Division, Department of Economic and Social Affairs, United Nations, New York.

<sup>2</sup> World Bank. 2024. Unlocking the Power of Healthy Longevity: Demographic Change, Noncommunicable Diseases, and Human Capital. Washington, DC: World Bank.

<sup>3</sup> World Bank, 2024 State of Social Protection Report, forthcoming.

<sup>4</sup> Women, Business and Law database.

<sup>5</sup> Lutz, Wolfgang, E. Striessnig; A. Dimitrova, S. Ghislandi, A. Lijadi, and C. Reiter. 2021. "Years of Good Life is a Well-Being Indicators Designed to Serve Research on Sustainability." Proceedings of the National Academy of Sciences 118 (12).

<sup>6</sup> United Nations, Department of Economic and Social Affairs, Population Division (2022). Database on the Households and Living Arrangements of Older Persons 2022.

<sup>7</sup> World Bank, 2022 - Urban Development Report.



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