

Improved health means old age now starts at 70

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The Office for National Statistics said that the traditional threshold of old age should no longer be 65 ALAMY

The threshold for old age has traditionally been set at 65. For decades it was the official retirement age for men and will remain the point at which many occupational pensions begin, even when the state pension age starts to creep up from next year.

However, improvements in health and [life expectancy](#) mean that this is looking increasingly out of date, government statisticians have suggested. Instead they say that 70 should become the new 65.

The starting point of old age has important implications for policy and public debate; many discussions on Britain's ageing society focus on the rising number of people aged 65 and over and point to increased costs to health and social care services and in spending on state pensions.

The number of people who are aged at least 65 has grown from 10.8 per cent of the population, or 5.3 million people, in 1950 to 16 per cent in 2008 and to 18.3 per cent, or 11.9 million citizens, last year.

It is projected to rise even more steeply to 19.9 per cent by 2025 and to 24.7 per cent, or 17.7 million people, by 2050.

The proportion of the population aged 75 and over, which was 8.3 per cent last year, is expected to reach 14.1 per cent by 2050.

By no longer considering people as old once they reach 65, the Office for National Statistics (ONS) said that this age group could instead be regarded as contributing to society for longer, through retiring later and also through the opportunity to do voluntary work or look after grandchildren or other family members.

In an article discussing the threshold for older age, statisticians at the ONS centre for ageing and demography said that because of rising longevity and improvements in healthcare, diet and lifestyles people aged 70 in 2017 had characteristics and health similar to people aged 65 only 20 years earlier.

Rather than proposing a one-off shift from 65 to 70 as the start of old age statisticians suggested a new way of quantifying it. Instead of years lived, they said we should look instead at remaining life expectancy and operate on a basis of 15 years of life left as the threshold of old age. Under this system the start of old age would move to 70 for men and 72 for women. By 2066 this would rise to 75 for men and 77 for women, they said.

“Our findings indicate that health status by chronological age has improved over time while health status at prospective ages shows more stability,” the statisticians said.

“This means that measuring population ageing in terms of the proportion of people in the population of a set chronological age may not be the most appropriate measure to use when considering the health of our ageing population.”

Maike Currie, a director at the fund manager Fidelity International, said: “As baby boomers reach their sixties their approach to their working lives will transform the world of work and retirement as we know it. And how we plan our retirements will need to reflect this new reality.

“Longevity means that part of life is longer but that retirement might be phased and that should remain a choice rather than a necessity.”