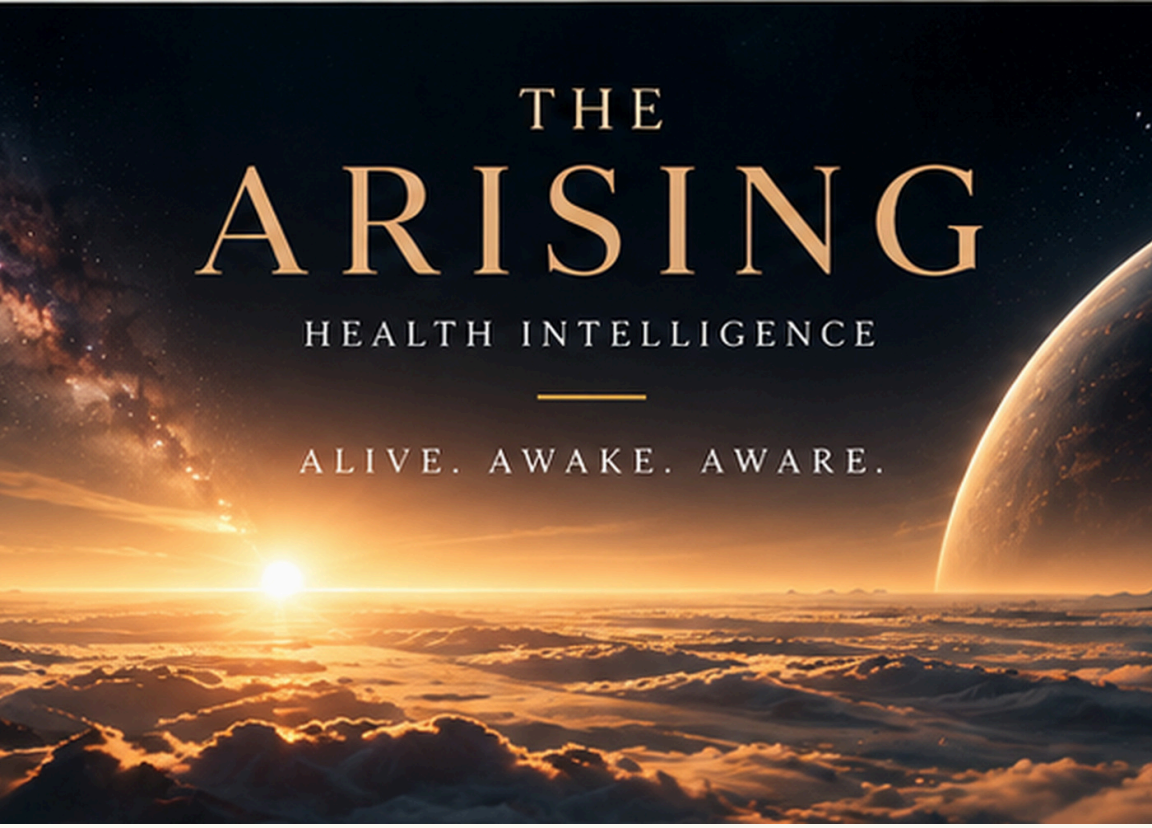


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The Longevity Dividend

Health, time, work, and the questions behind the price of another healthy decade.

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More years change more than a life table

Additional healthy time can matter to families, workplaces, communities, and public finances. It can change what people are able to contribute and what support they need. Those possibilities make healthspan an economic subject as well as a medical one.

They also make precision important. The value people place on healthier lives, the savings to a health system, and the revenue of a company are different quantities.

What an economic model can show

A 2021 analysis of the economic value of targeting aging used existing data and a valuation framework to examine healthier and longer lives. It found large potential gains from improvements in healthy aging and emphasized the value of better health alongside additional years. [1]

These are modeled valuations under assumptions. They are not demonstrated savings, a revenue forecast, proof that a particular longevity intervention works, or an investment return.

Follow the costs and benefits separately

A local proposal should identify who pays, when costs occur, who receives benefits, and which claims depend on uncertain future outcomes. Construction activity, permanent employment, service access, and household costs should not be blended into one attractive number.

The same discipline applies to care financing. A plan can look affordable at one moment and become difficult under different

health needs, prices, or family circumstances. Scenario analysis is more useful than assuming one future will arrive.

Work and participation

A longer healthy life can make room for paid work, unpaid care, learning, volunteering, and time with others. Economic discussion should recognize those possibilities without making productivity a condition of a person's worth.

Questions about later-life employment also involve choice and access. The opportunity to continue meaningful work is different from being compelled to work because essential care is unaffordable.

A useful conversation with institutions

For a bank, employer, hospital, or community, the practical questions are concrete: what need is being met, what evidence supports demand, what resources are required, and how will success be measured?

This booklet is an editorial framework for that conversation, not personalized investment, insurance, tax, or retirement advice. The economic promise of healthspan becomes more credible when assumptions are visible and benefits remain connected to the people whose lives are meant to improve.

SOURCES & READING SCOPE

Keep the claim beside its evidence

1. Andrew J Scott, Martin Ellison, David A Sinclair. The economic value of targeting aging. Nature aging. 2021 Jul;1(7):616-623. doi:10.1038/s43587-021-00080-0. PMID:37117804. Open source →

Selected primary publication records and abstracts checked 25–26 October 2026. This is a focused reading companion, not a systematic review, a treatment protocol, or a complete appraisal of methods, supplements and later evidence.

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